

*Comparison of current systems
vs Budget Proposal*

CIARDS 9.15 \$ SIS

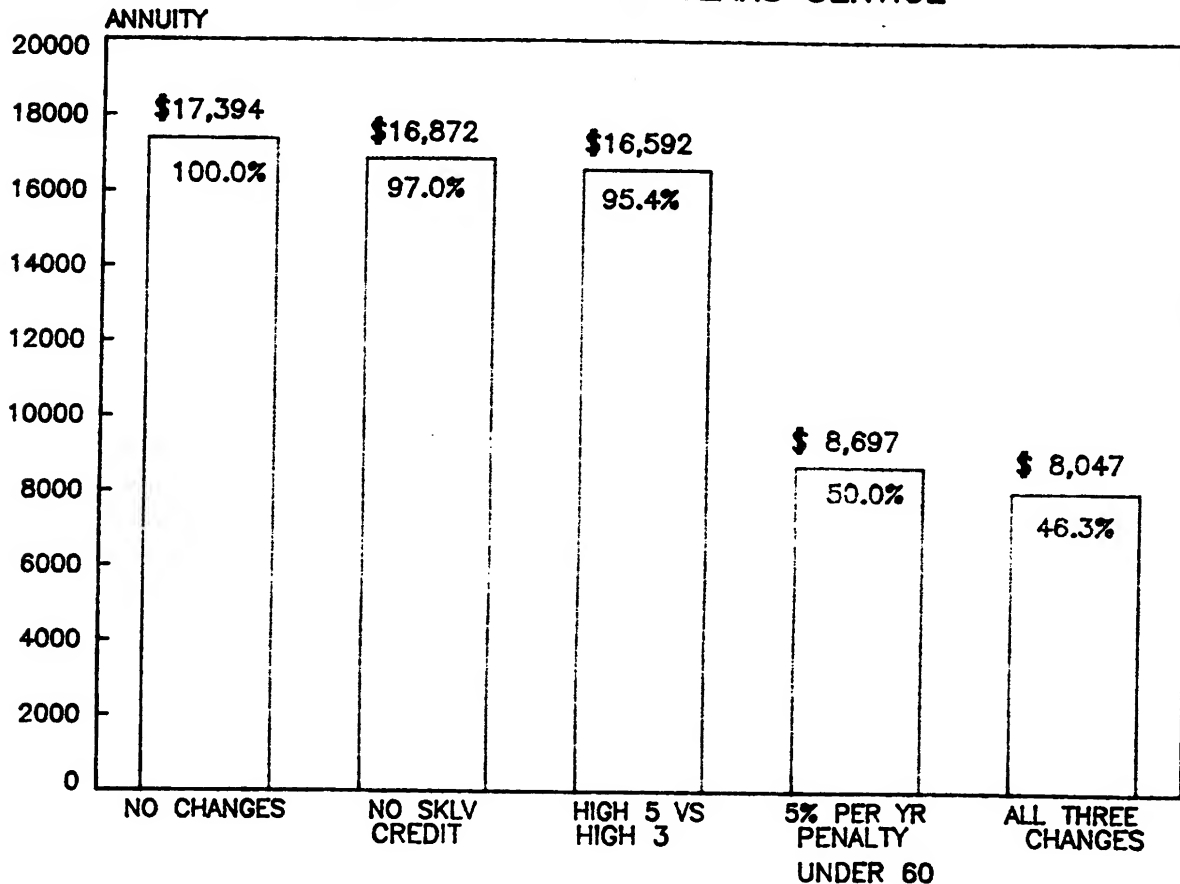
CSRS 9.15 \$ SIS

(6 graphs)

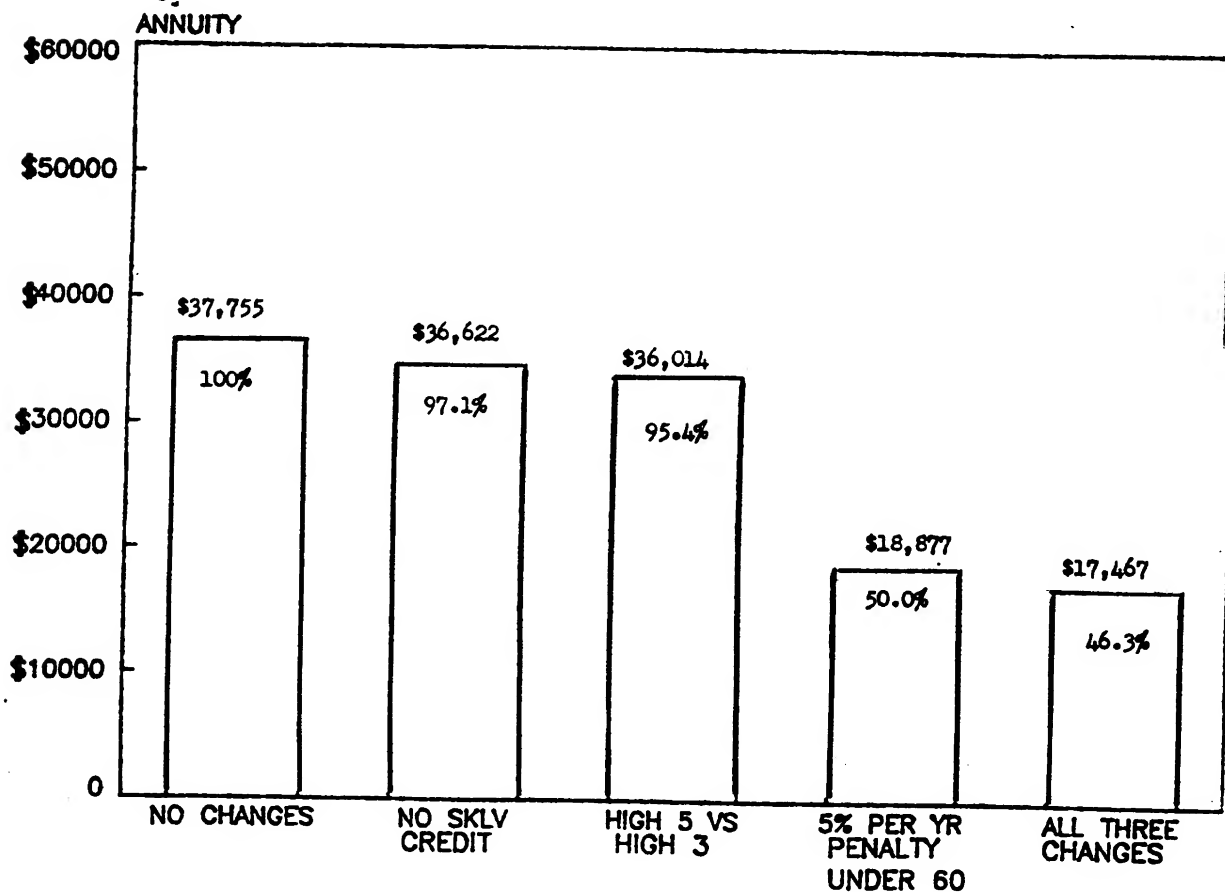
Administration Budget/Annuity Comparison

ADMINISTRATION BUDGET PROPOSAL

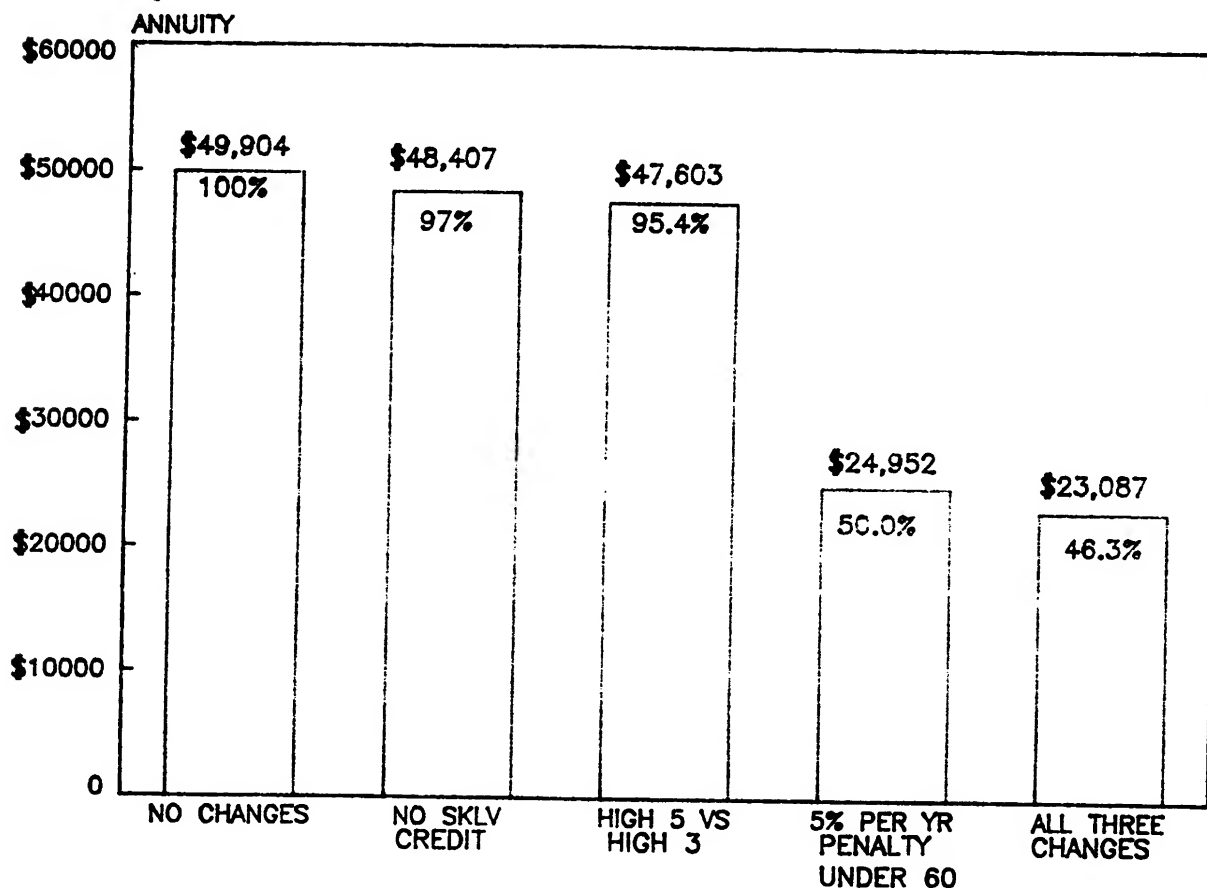
CIARDS ANNUITY FOR A GS-9 EMPLOYEE (PROJECTED TO 1995)
CURRENT AGE 40 WITH 15 YEARS SERVICE WHO WILL RETIRE AT
AGE 50 WITH 25 YEARS SERVICE



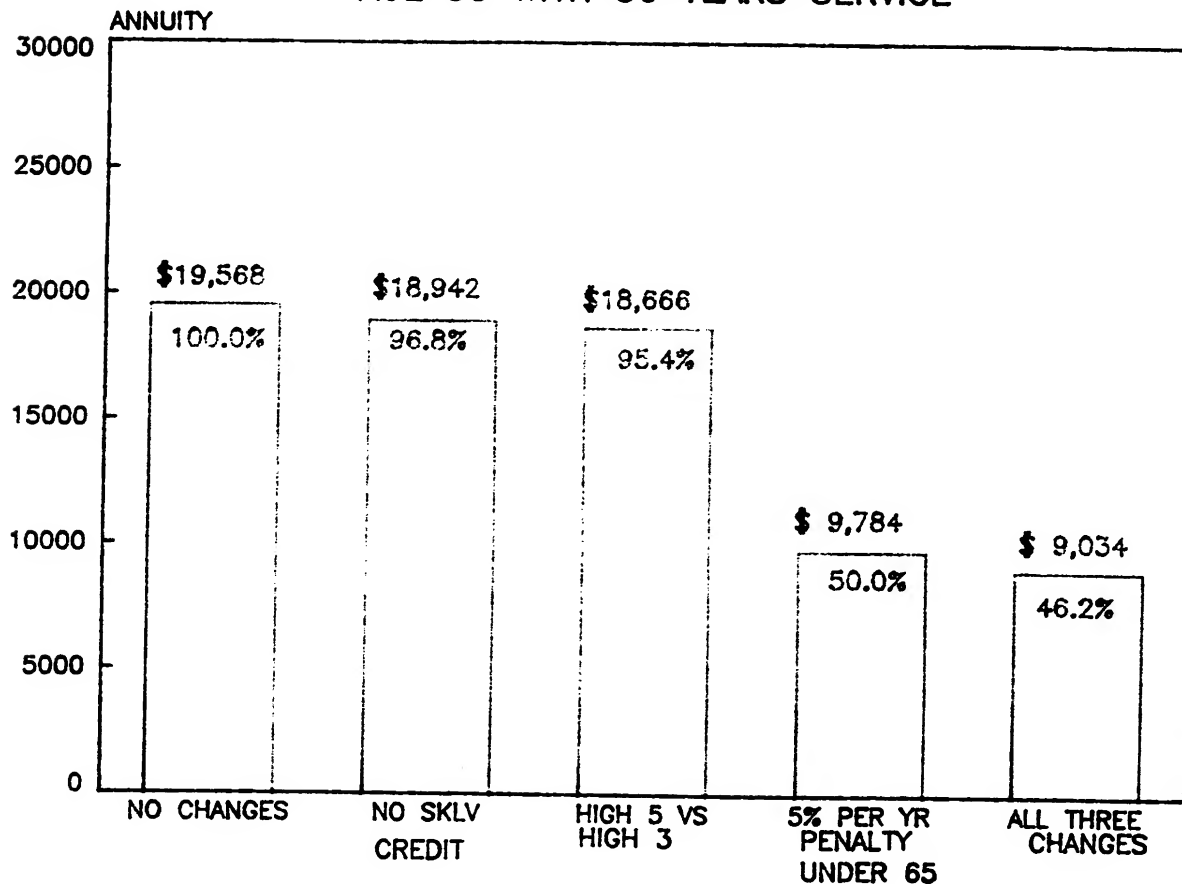
ADMINISTRATION BUDGET PROPOSAL
CIARDS ANNUITY FOR A GS-15 EMPLOYEE (PROJECTED TO 1995)
CURRENT AGE 40 WITH 15 YEARS SERVICE WHO WILL RETIRE AT
AGE 50 WITH 25 YEARS SERVICE



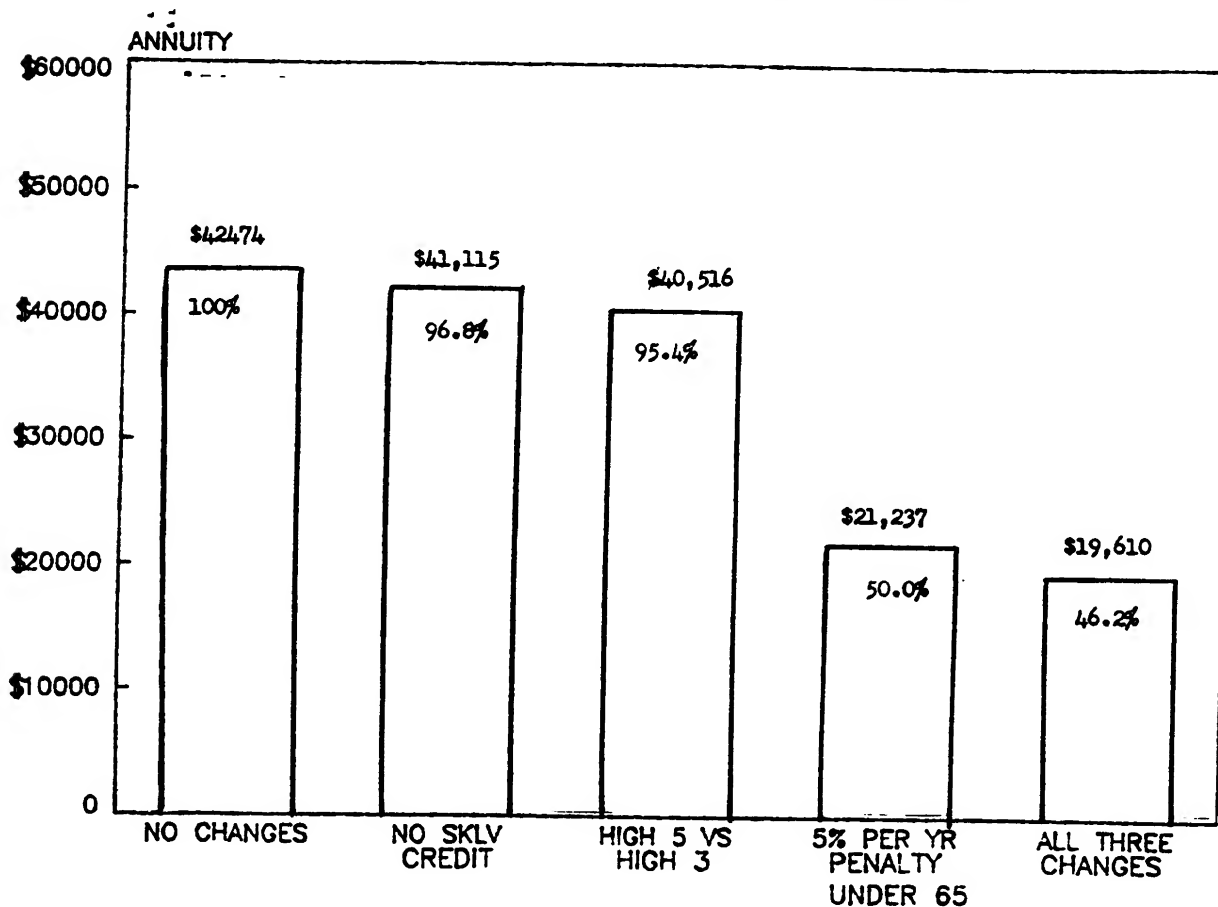
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CURRENT AGE 40 WITH 15 YEARS SERVICE WHO WILL RETIRE AT
AGE 50 WITH 25 YEARS SERVICE



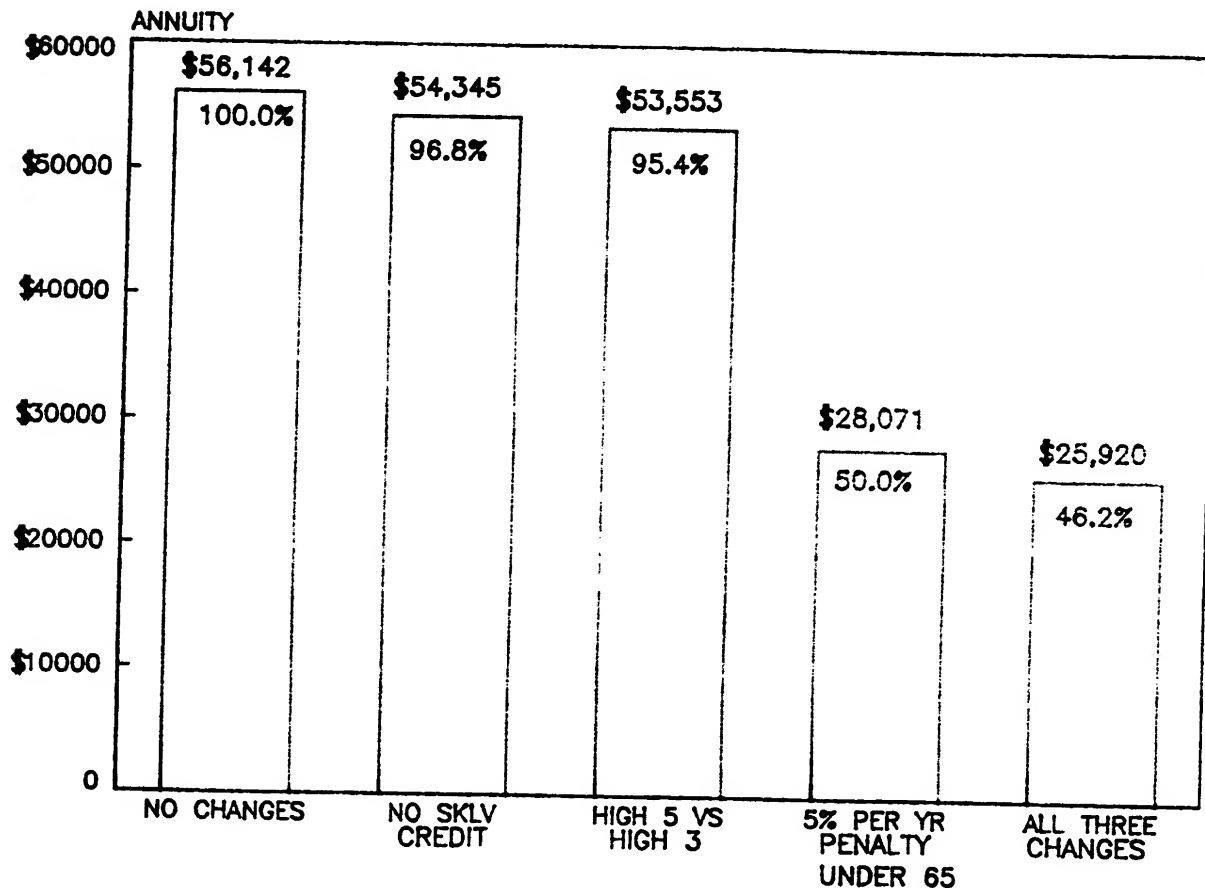
CSRS ANNUITY FOR A GS-9 EMPLOYEE (PROJECTED TO 1995)
CURRENT AGE 45 WITH 20 YEARS SERVICE WHO WILL RETIRE AT
AGE 55 WITH 30 YEARS SERVICE



ADMINISTRATION BUDGET PROPOSAL
CSRS ANNUITY FOR A GS-15 EMPLOYEE (PROJECTED TO 1995)
CURRENT AGE 45 WITH 20 YEARS SERVICE WHO WILL RETIRE AT
AGE 55 WITH 30 YEARS SERVICE



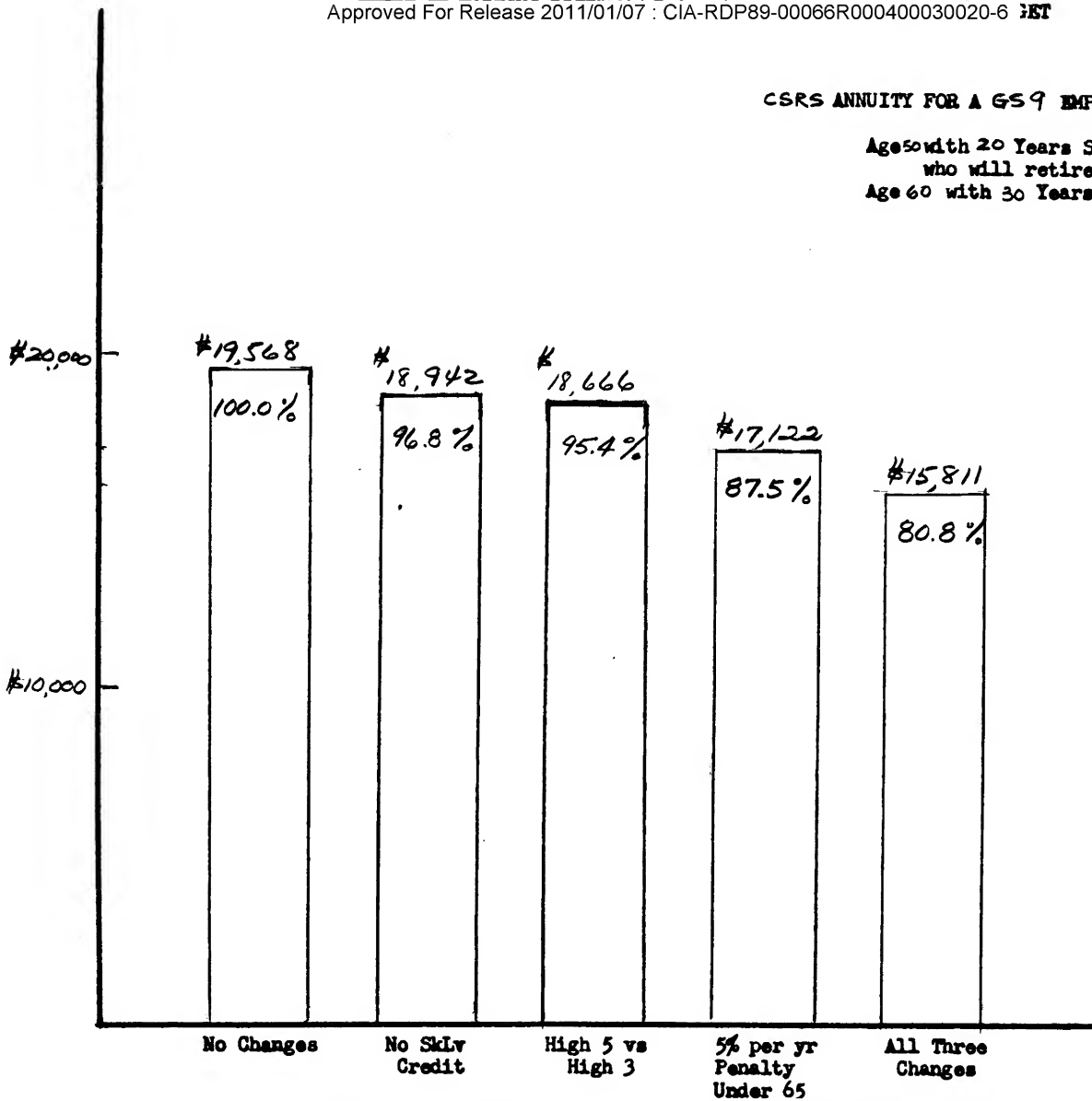
CSRS ANNUITY FOR A SIS EMPLOYEE (PROJECTED TO 1995)
CURRENT AGE 45 WITH 20 YEARS SERVICE WHO WILL RETIRE AT
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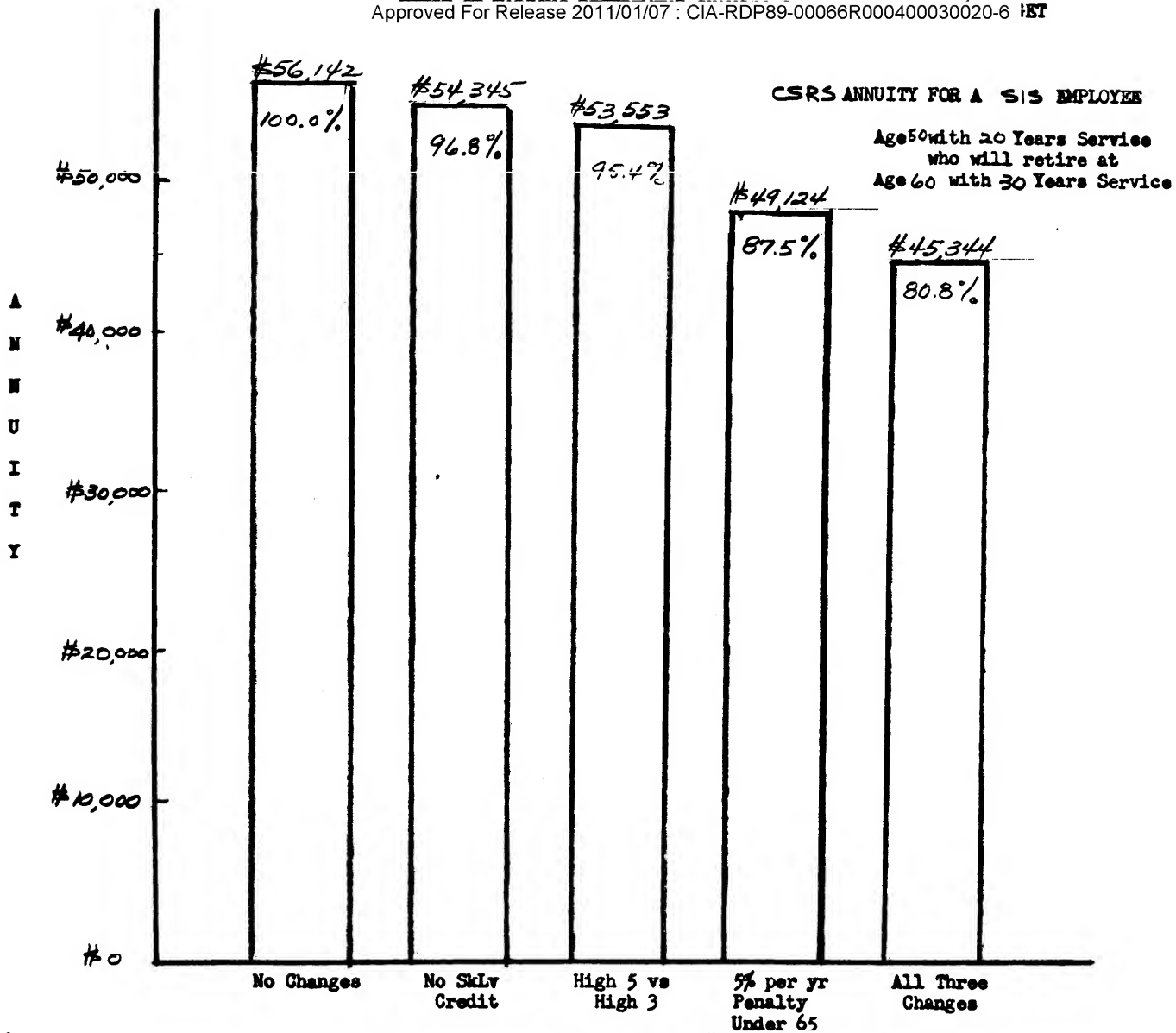


CSRS ANNUITY FOR A GS 9 EMPLOYEE

Age 50 with 20 Years Service
who will retire at
Age 60 with 30 Years Service

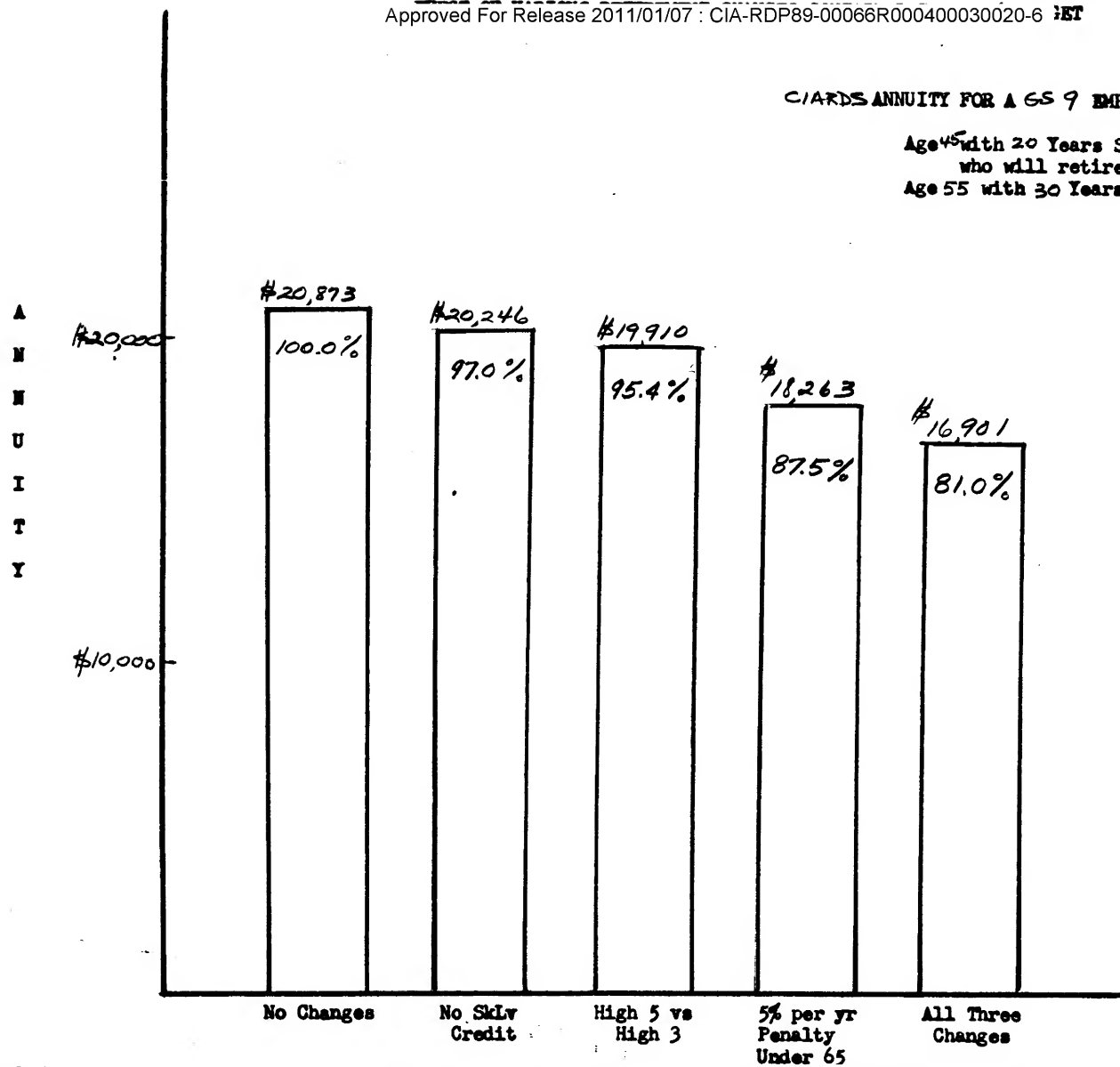
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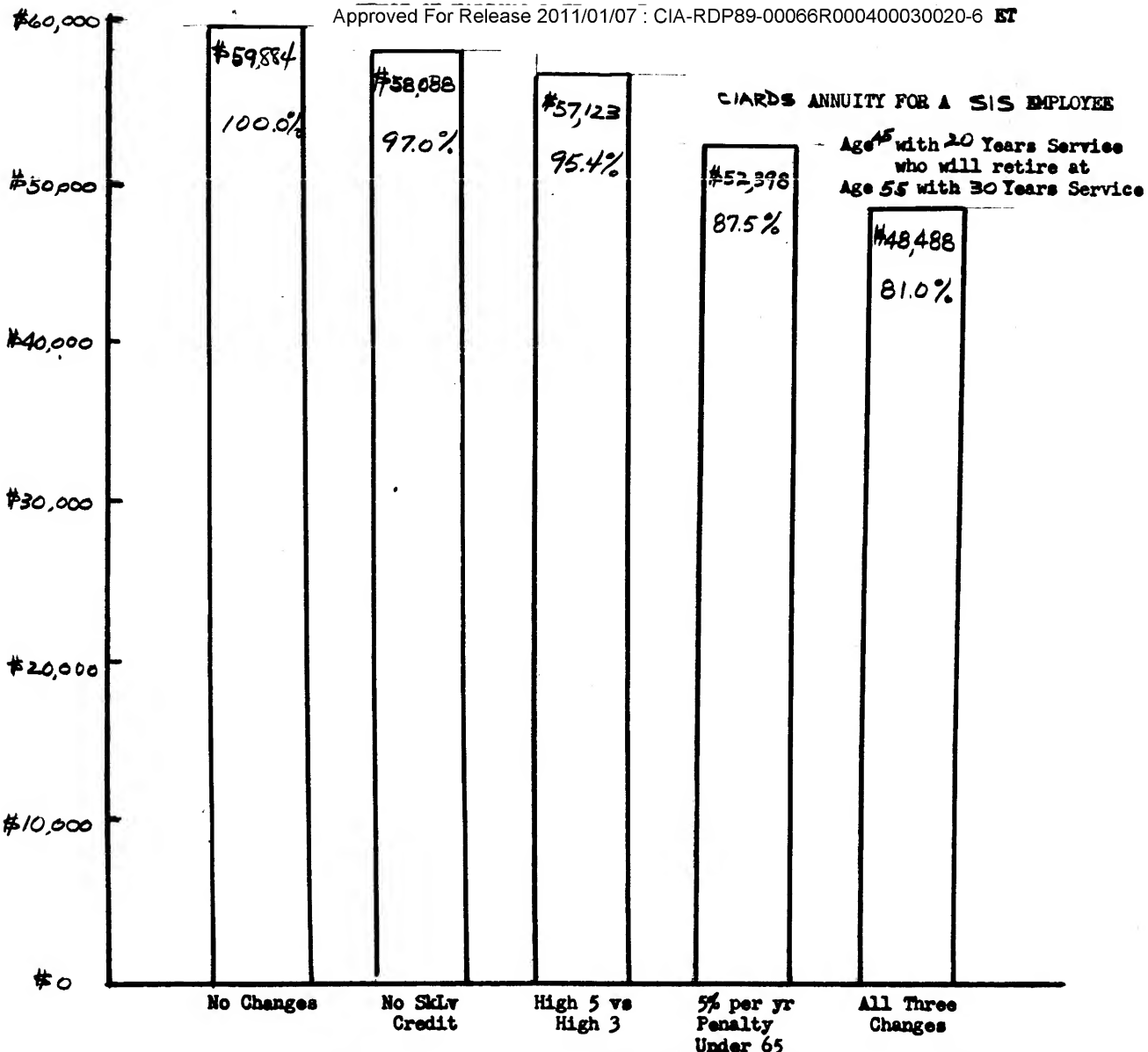




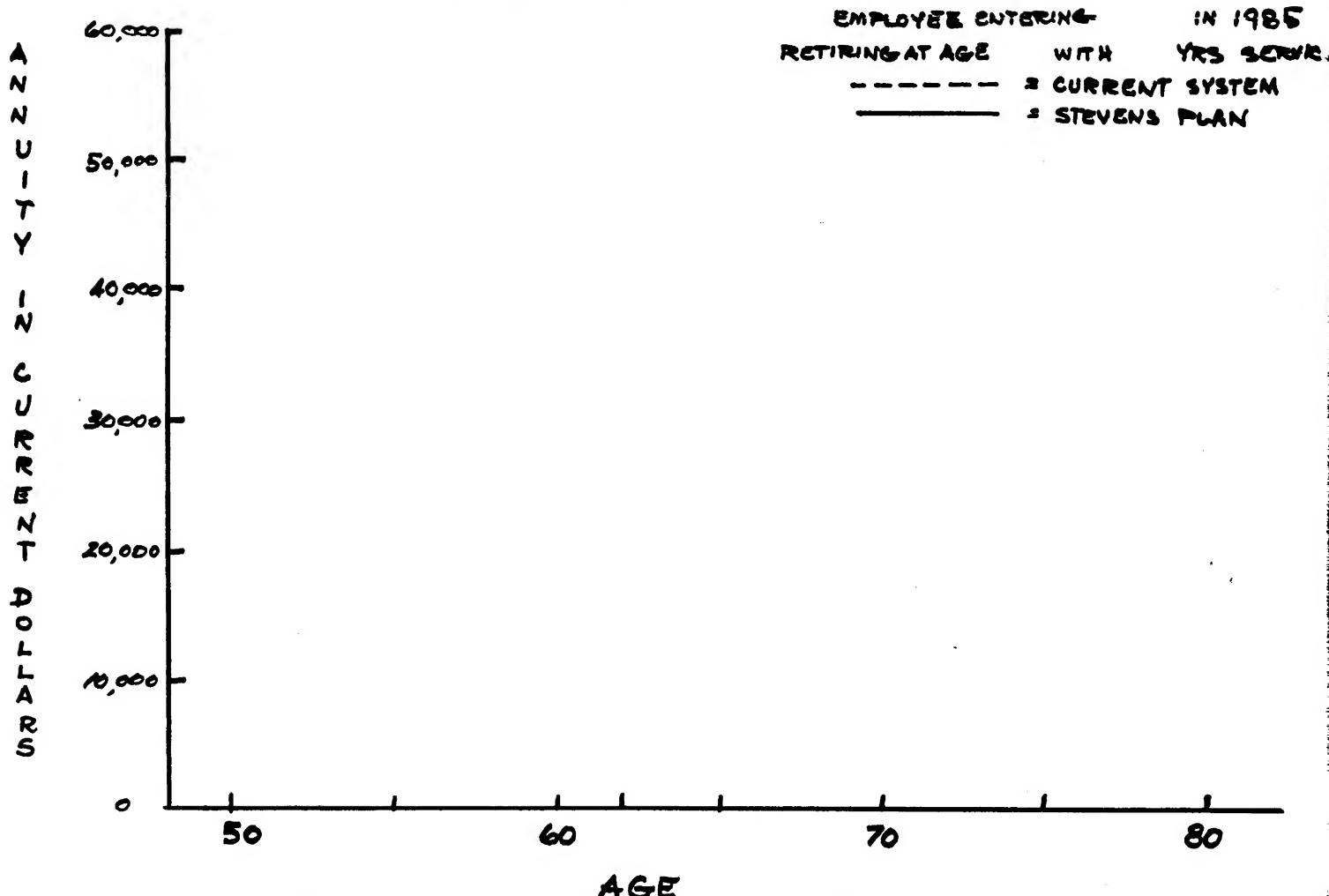
CIAADS ANNUITY FOR A GS 9 EMPLOYEE

Age 45 with 20 Years Service
who will retire at
Age 55 with 30 Years Service

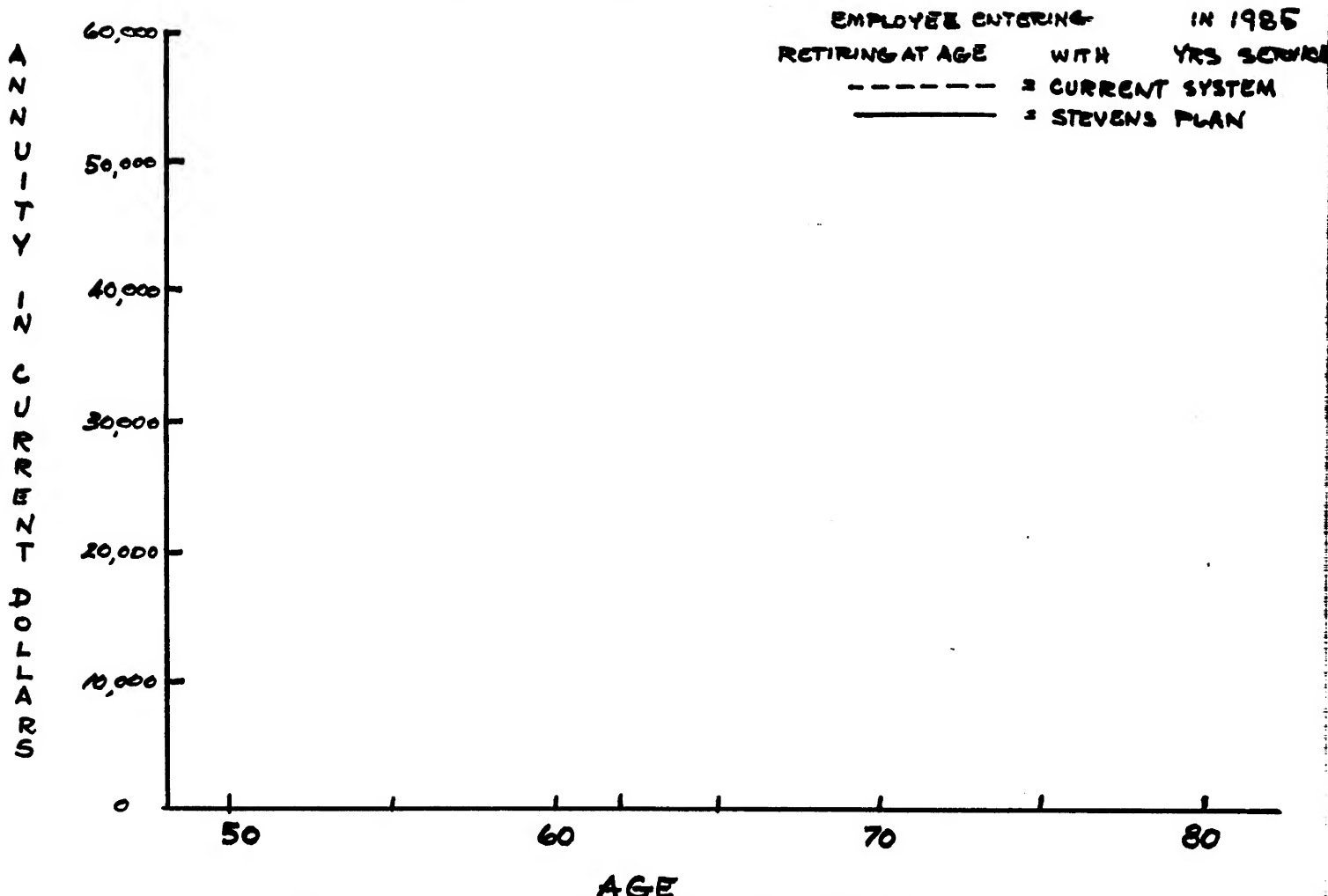




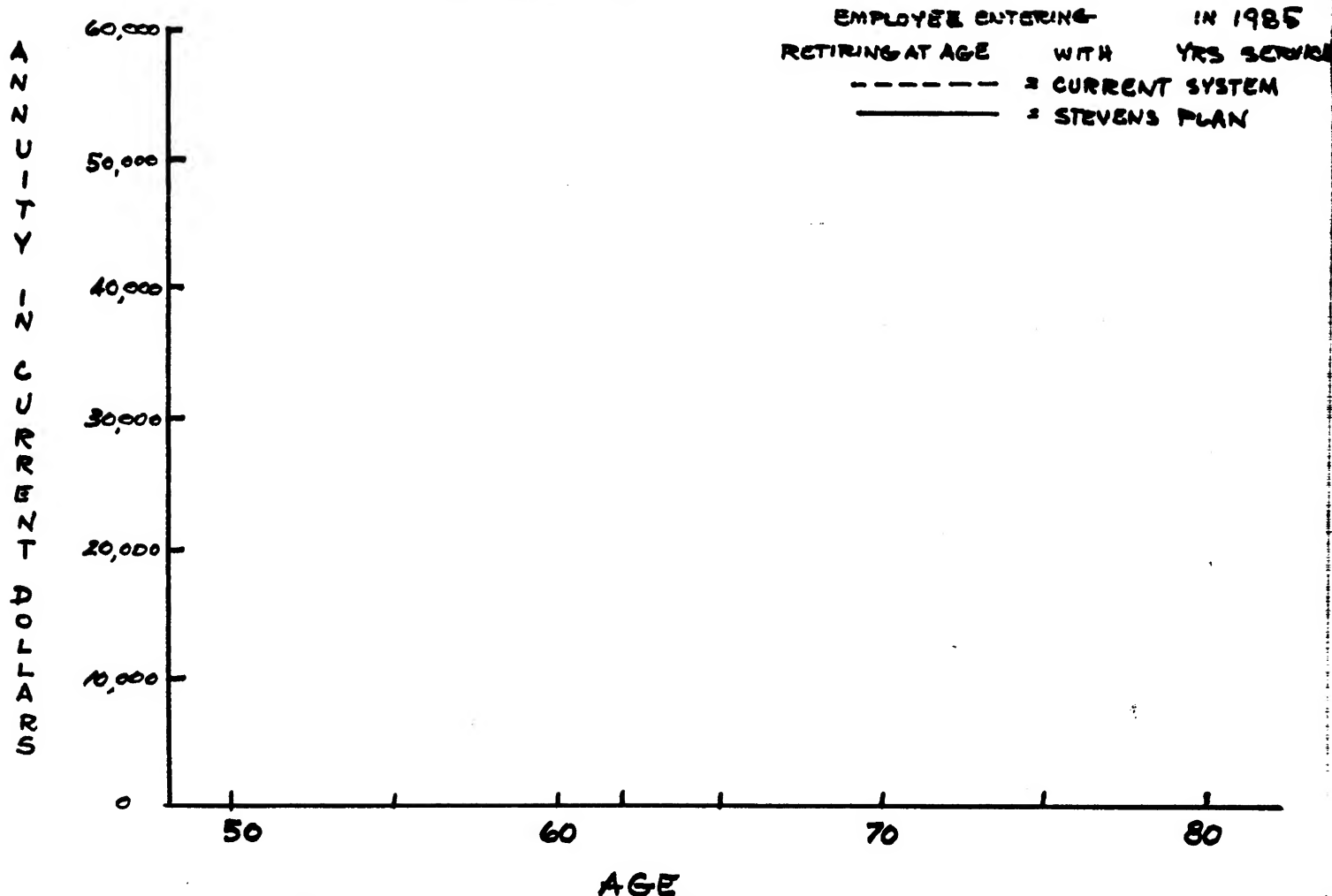
COMPARISON OF RETIREMENT BENEFITS
CURRENT SYSTEM VS STEVENS PLAN
Retirement at



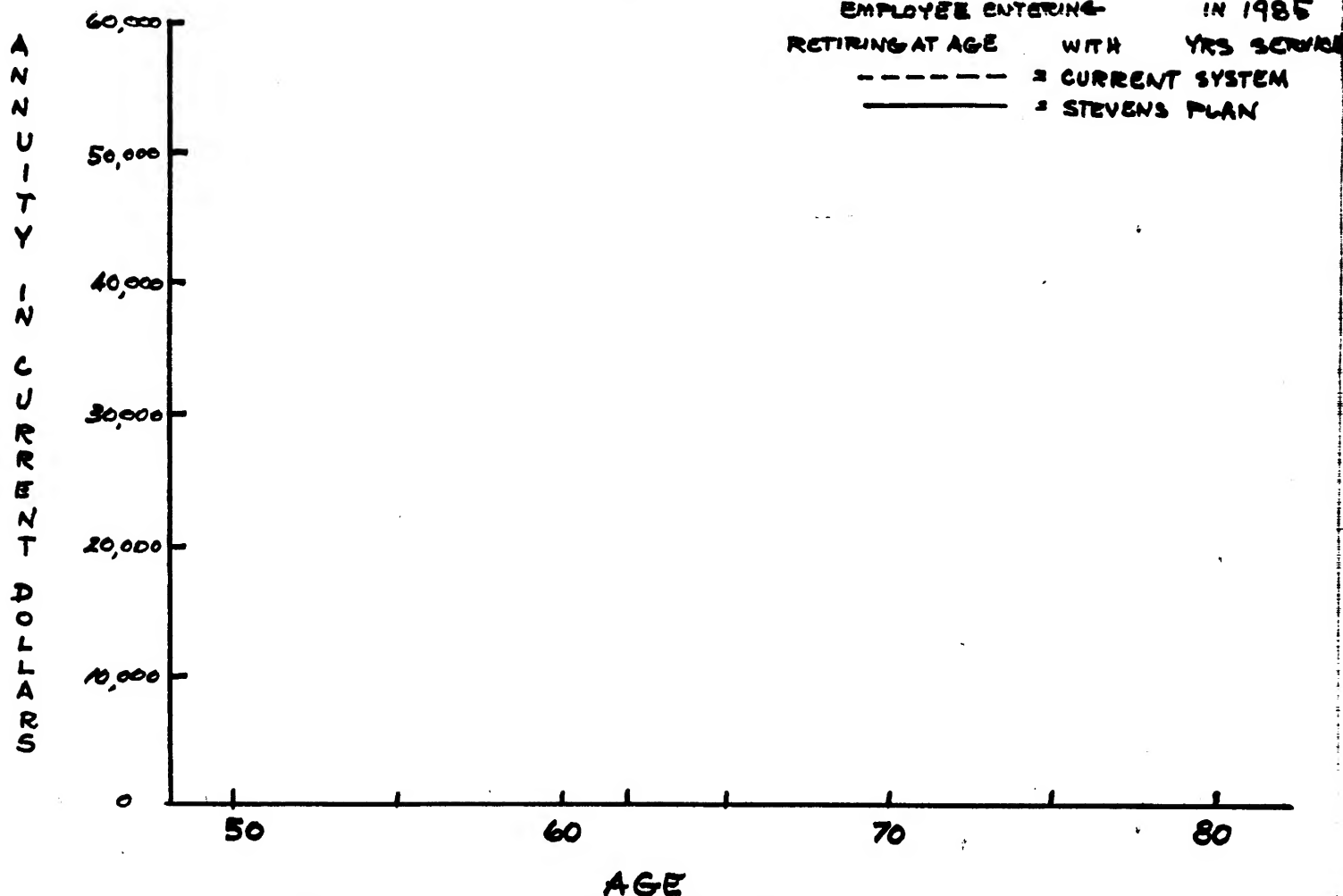
COMPARISON OF RETIREMENT BENEFITS
CURRENT SYSTEM VS STEVENS PLAN
Retirement at



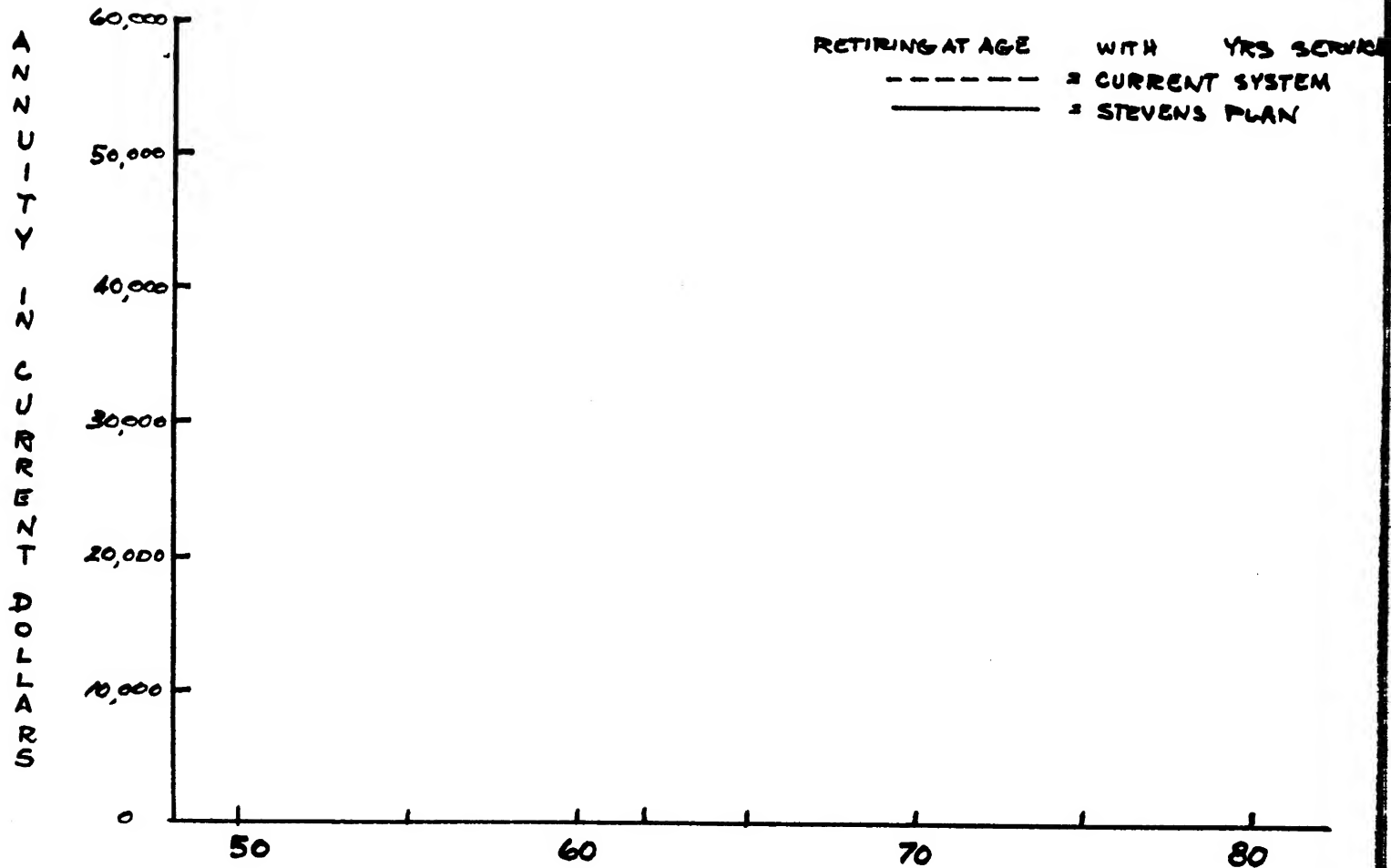
COMPARISON OF RETIREMENT BENEFITS
CURRENT SYSTEM VS STEVENS PLAN
Retirement at



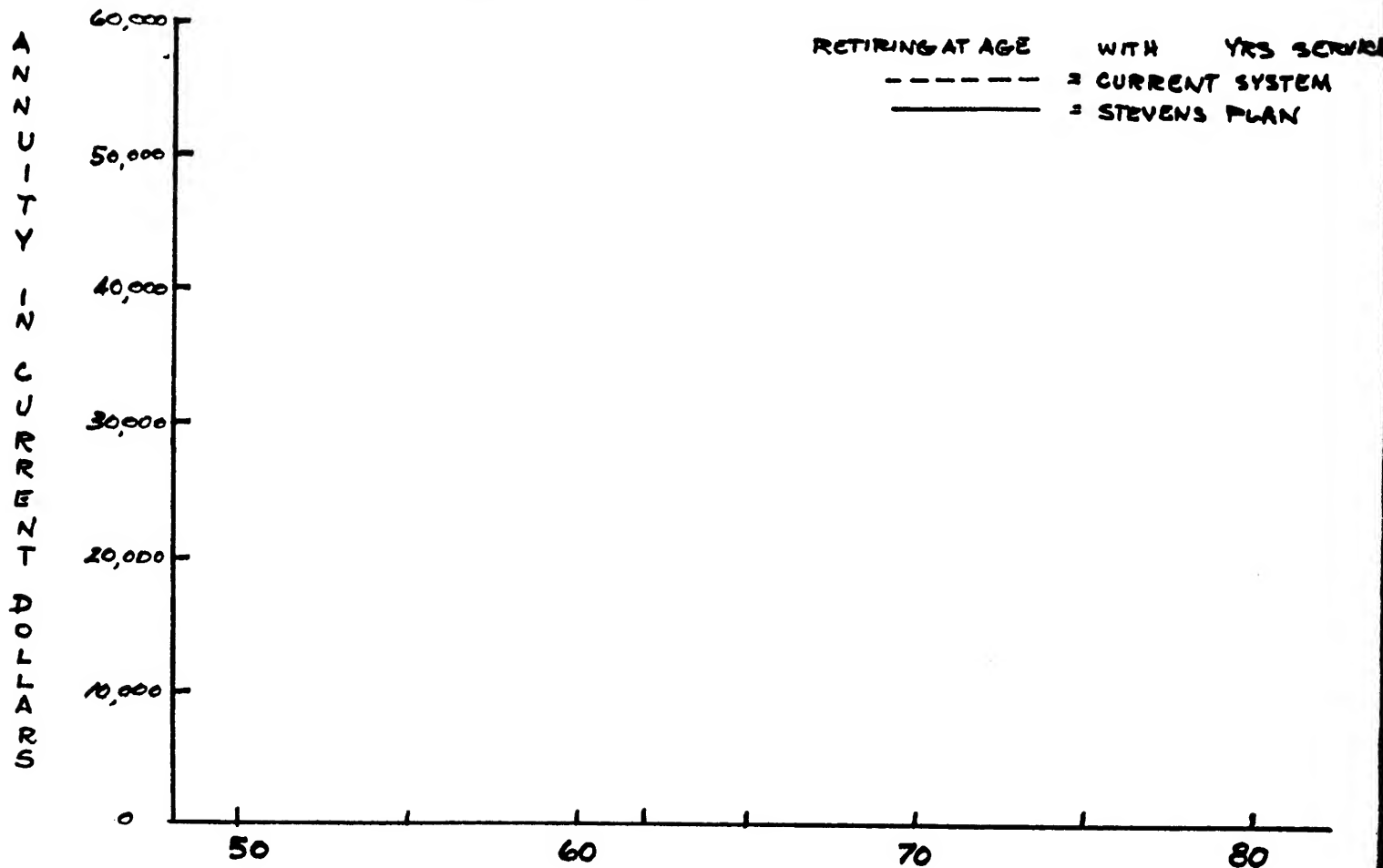
COMPARISON OF RETIREMENT BENEFITS
CURRENT SYSTEM VS STEVENS PLAN
Retirement at



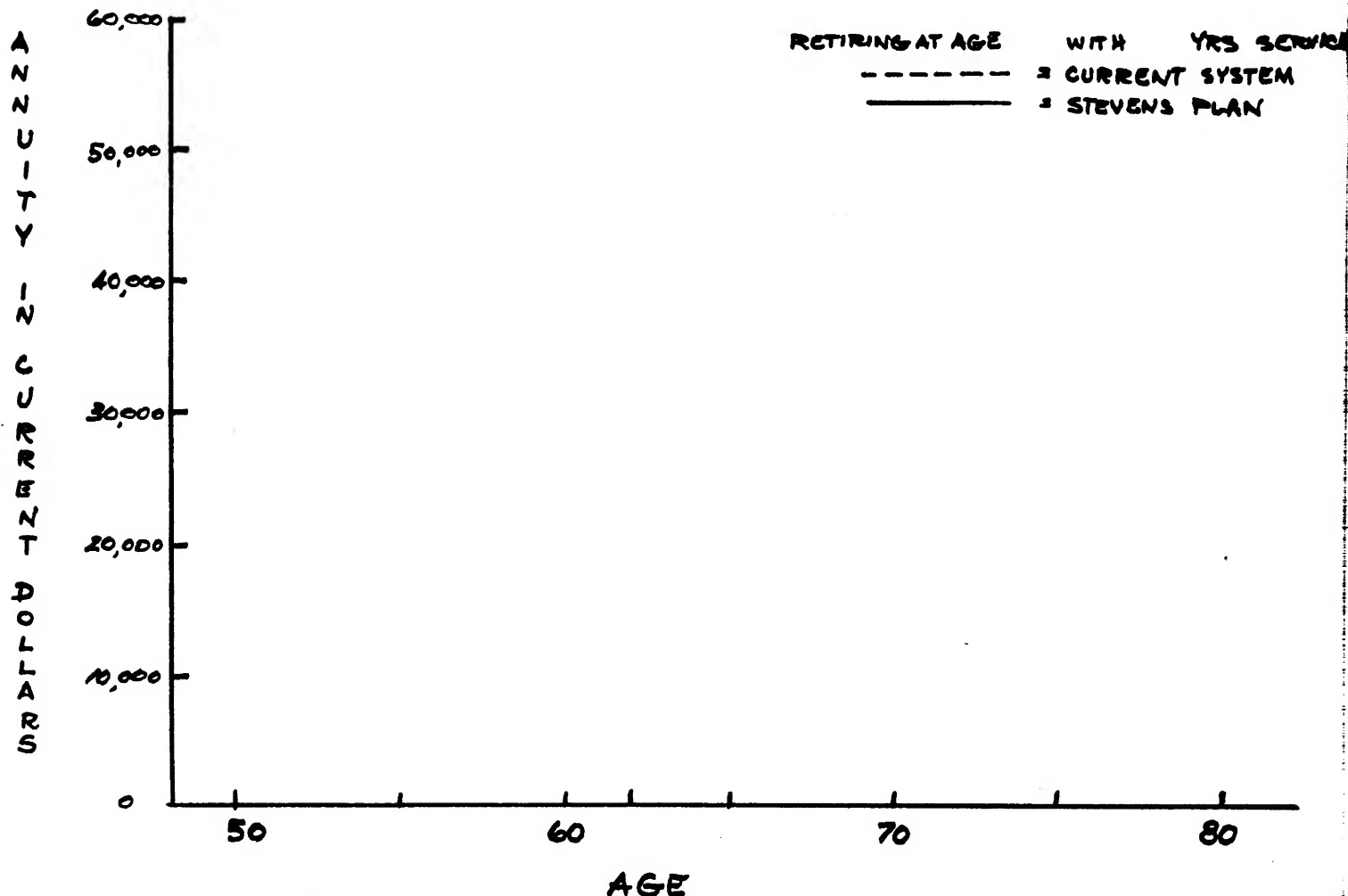
COMPARISON OF RETIREMENT BENEFITS
CURRENT SYSTEM vs TRANSFER TO STEVENS PLAN IN 1985
Retirement at



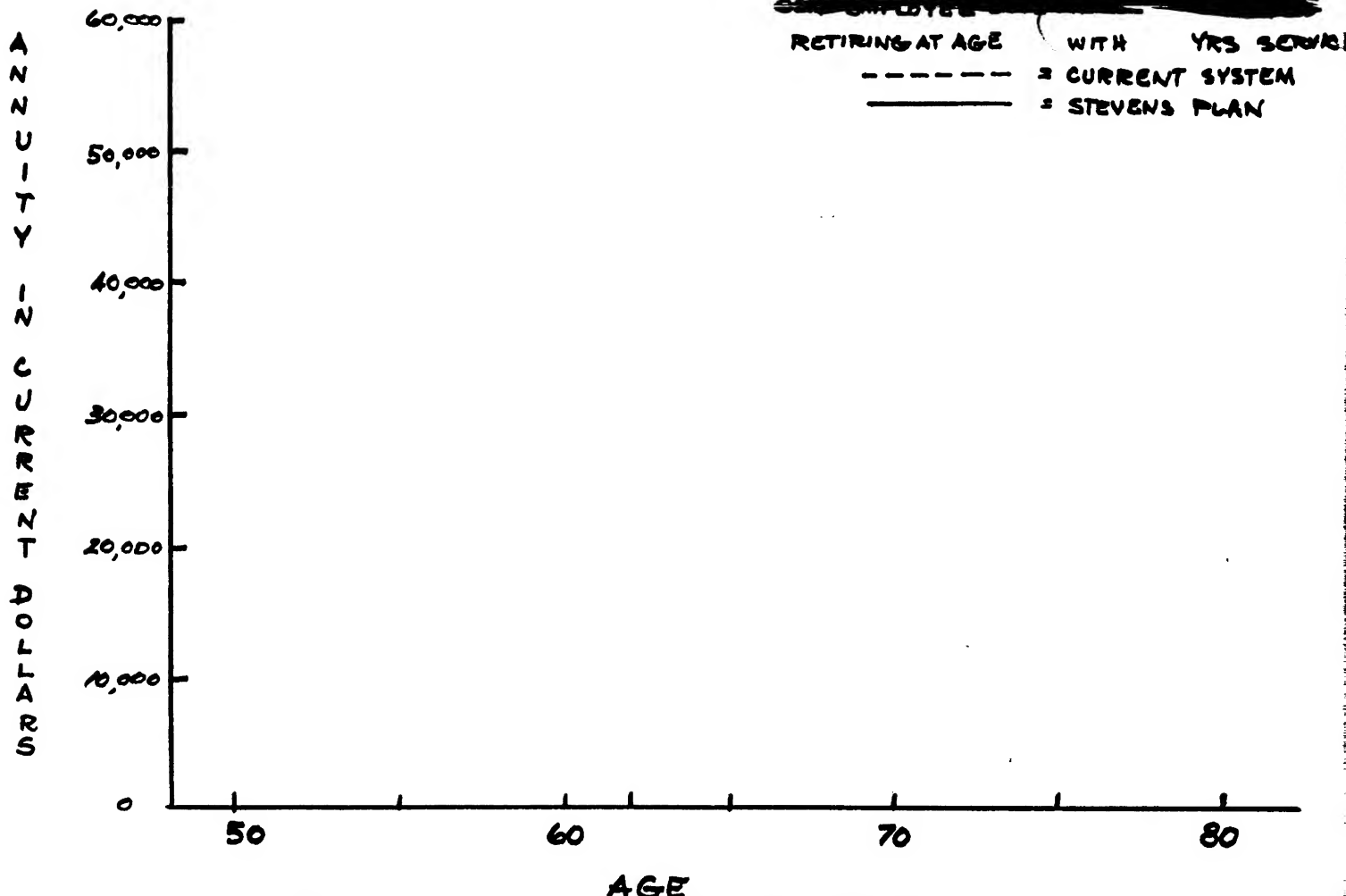
COMPARISON OF RETIREMENT BENEFITS
CURRENT SYSTEM vs TRANSFER TO STEVENS PLAN IN 1985
Retirement at



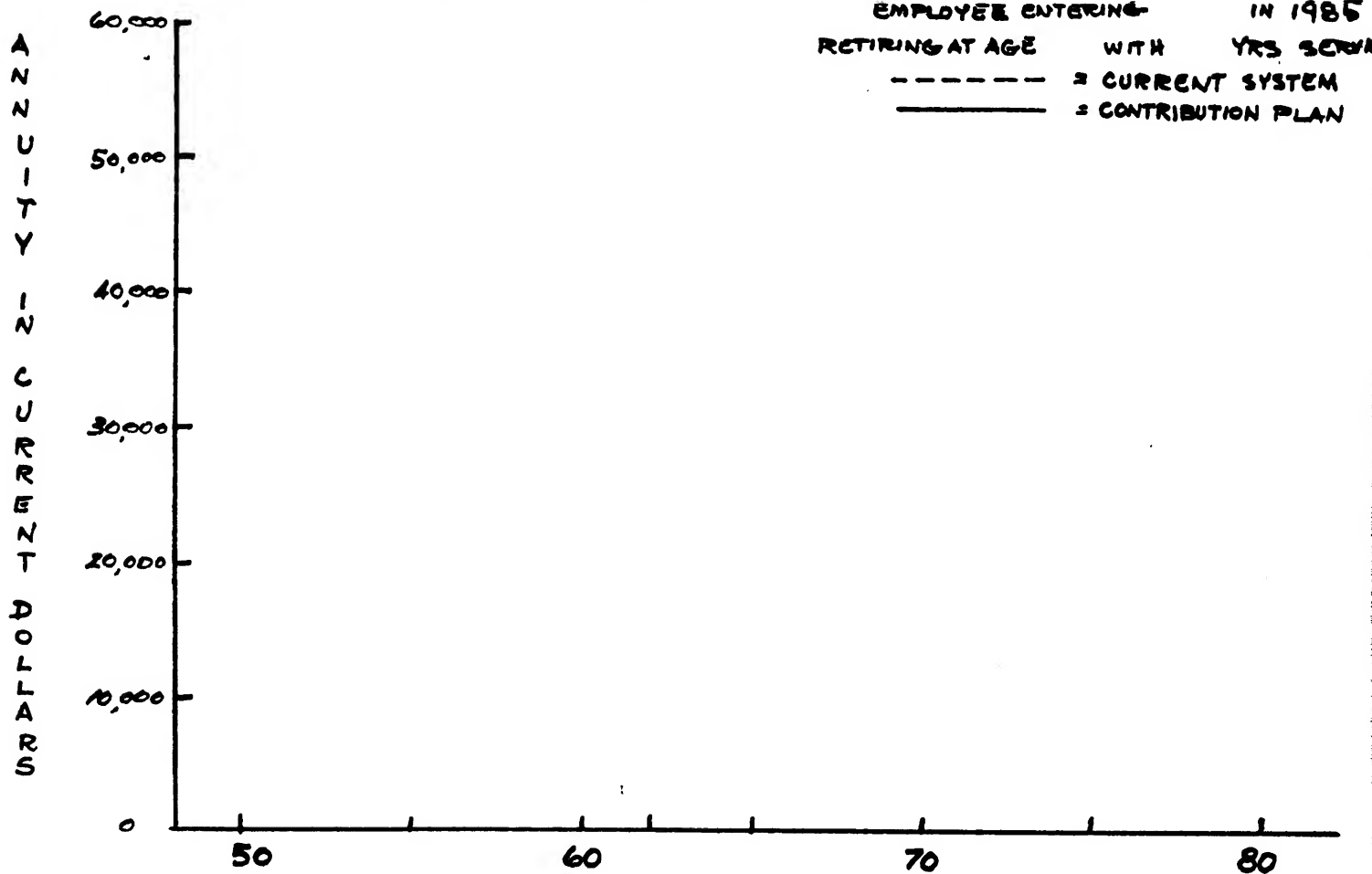
COMPARISON OF RETIREMENT BENEFITS
CURRENT SYSTEM vs TRANSFER TO STEVENS PLAN IN 1986
Retirement at



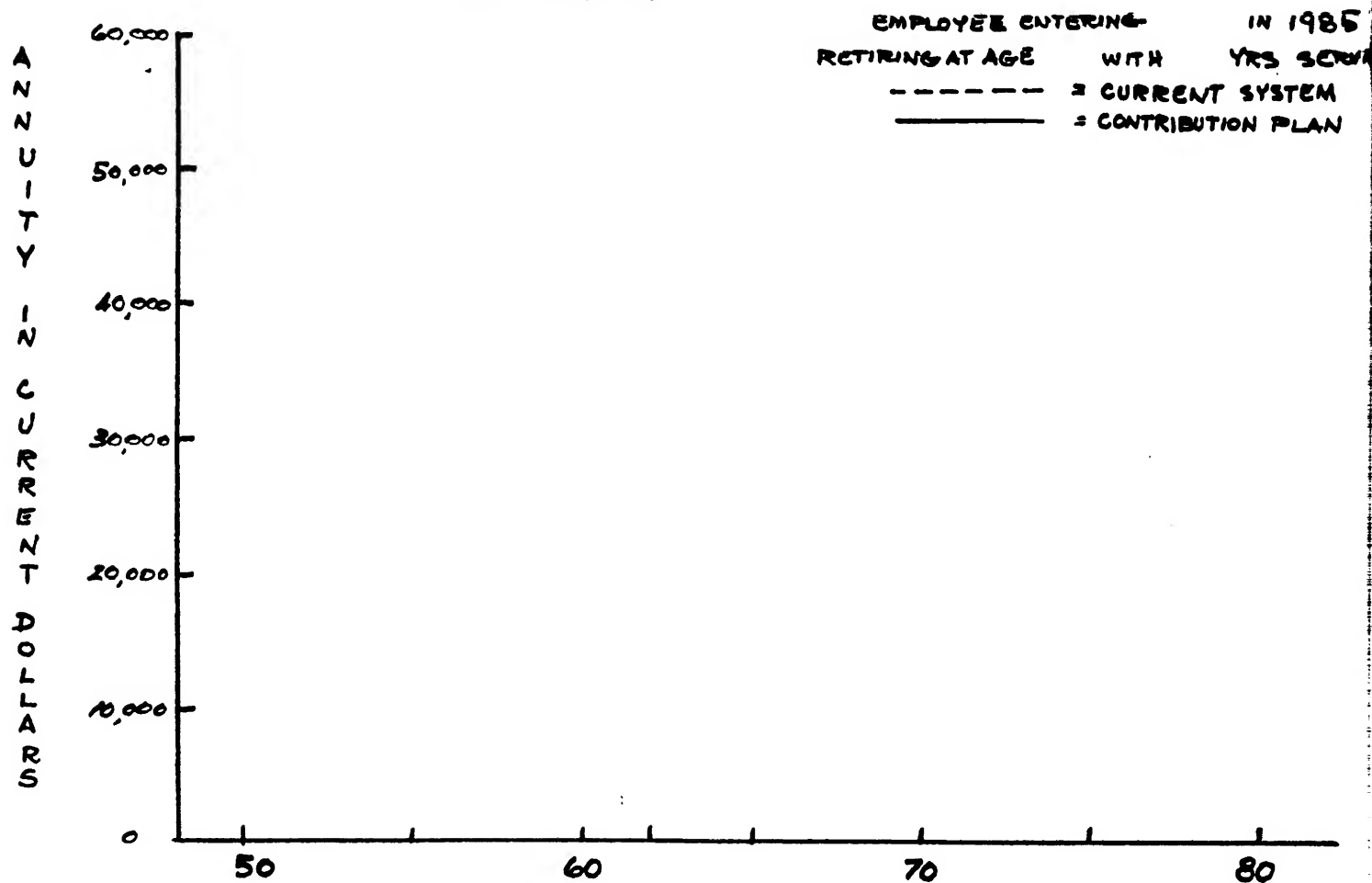
COMPARISON OF RETIREMENT BENEFITS
CURRENT SYSTEM ^{CSR} VS ^{TRANSFER TO} STEVENS PLAN IN 1985
Retirement at 65-11



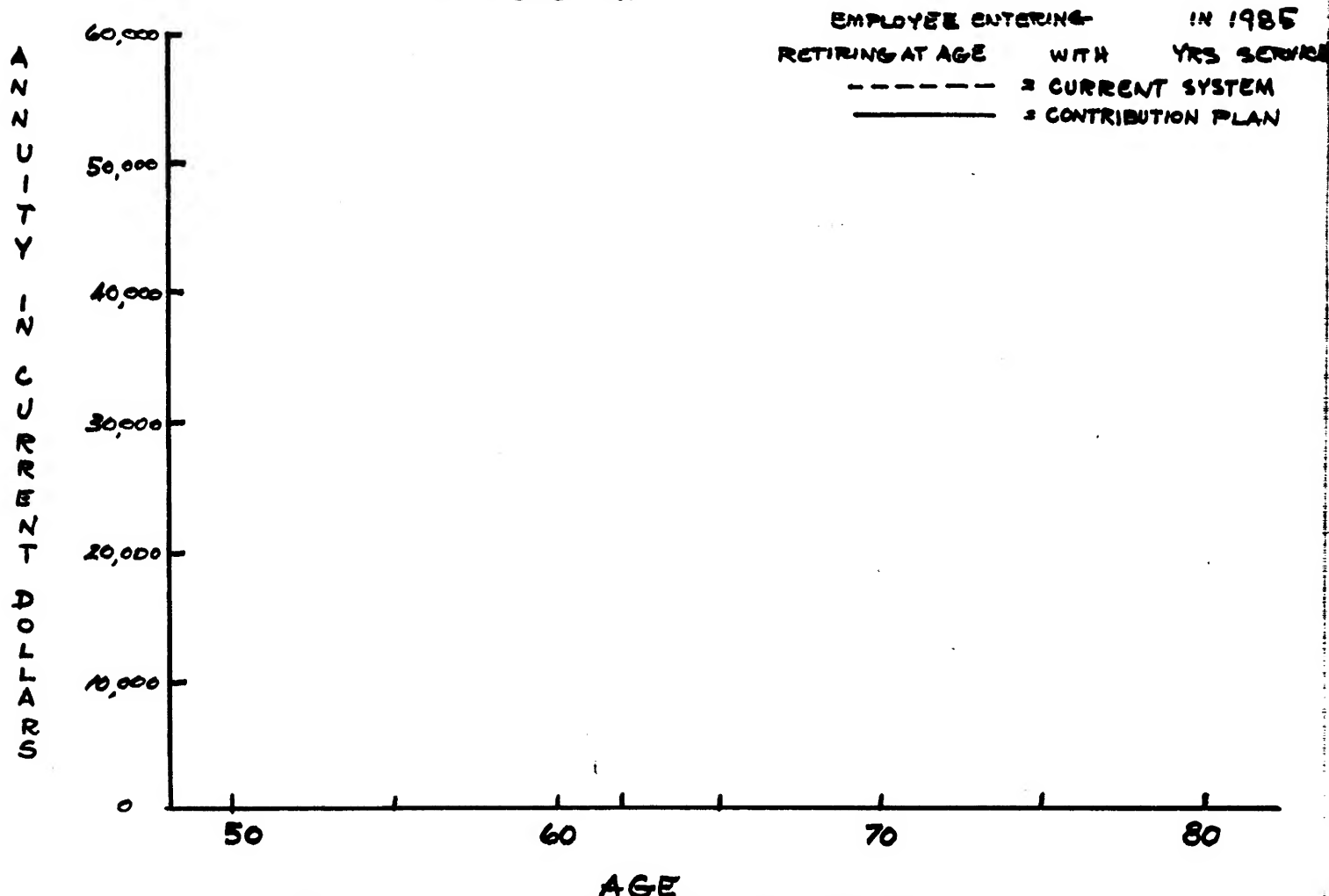
COMPARISON OF RETIREMENT BENEFITS
CURRENT SYSTEM VS % CONTRIBUTION PLAN
Retirement at



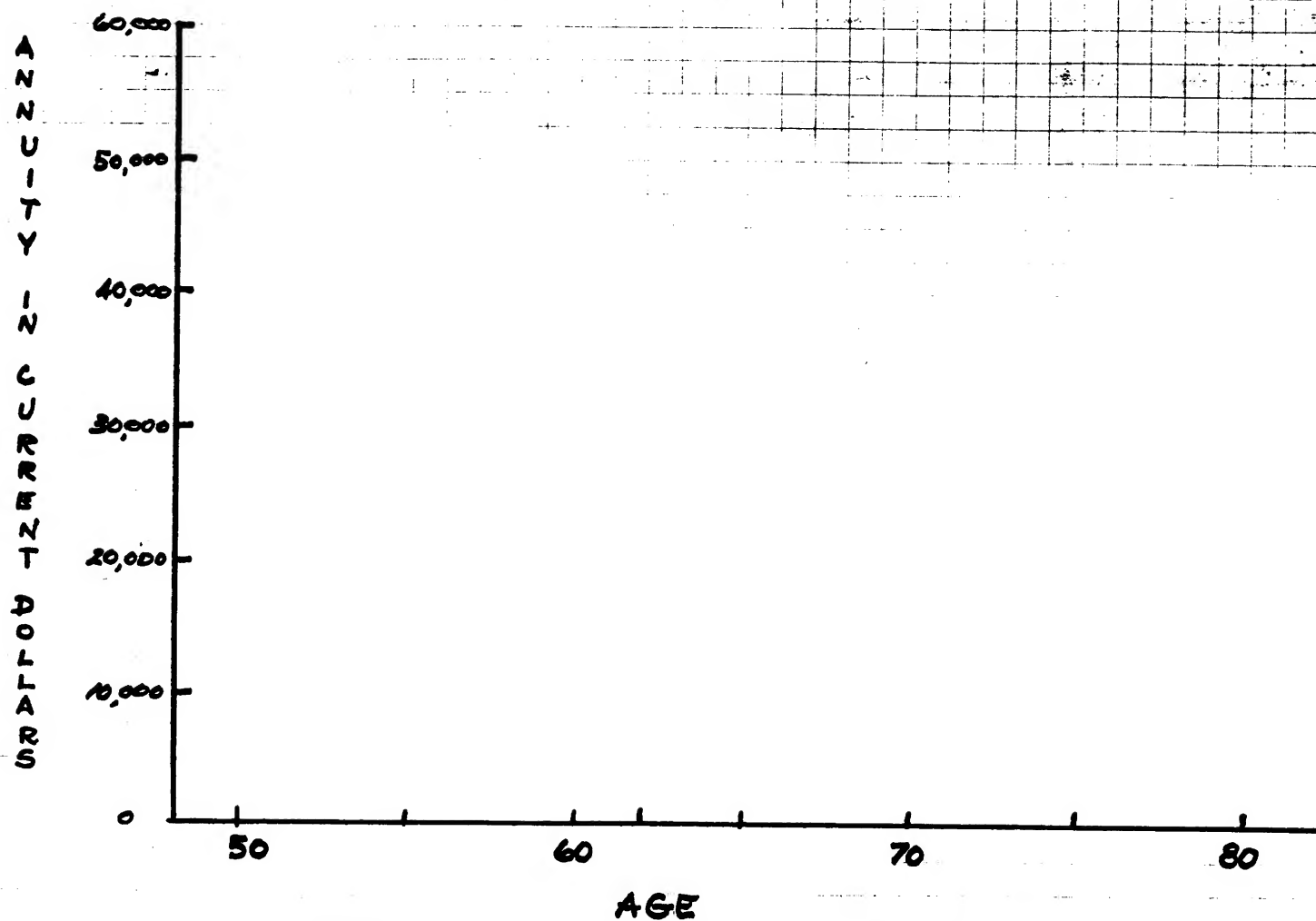
COMPARISON OF RETIREMENT BENEFITS
CURRENT SYSTEM VS % CONTRIBUTION PLAN
Retirement at



COMPARISON OF RETIREMENT BENEFITS
CURRENT SYSTEM VS % CONTRIBUTION PLAN
Retirement at

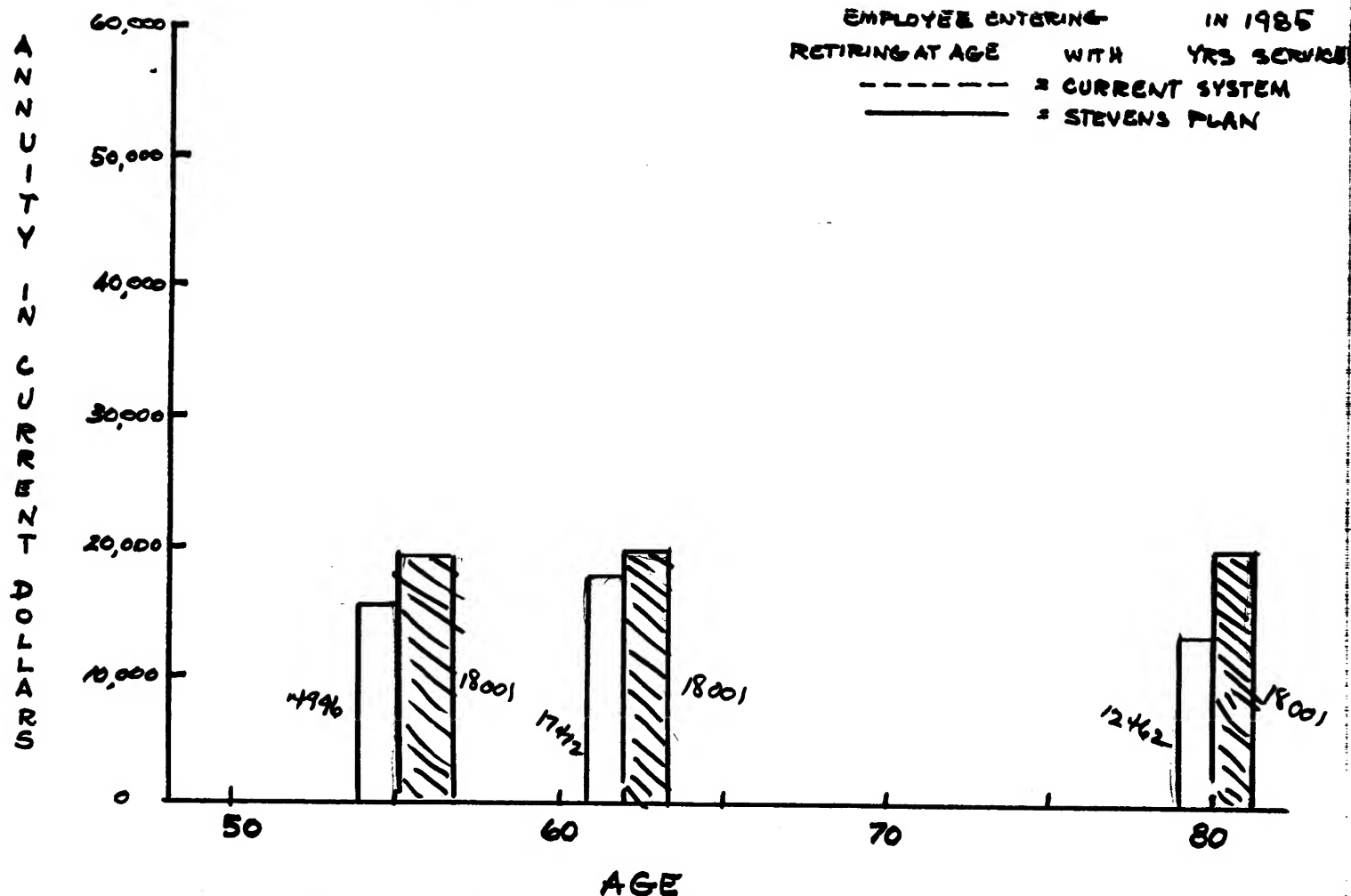


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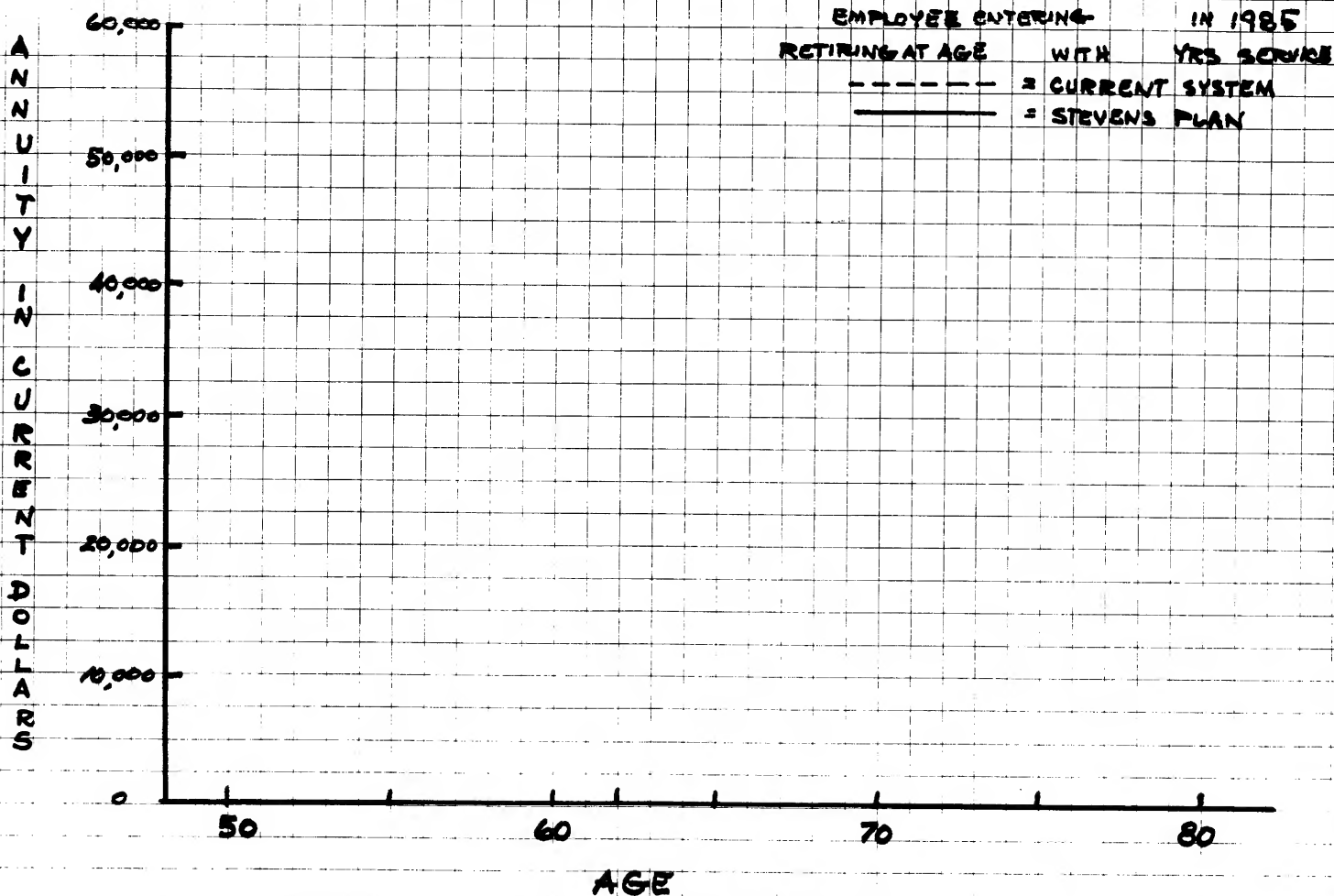


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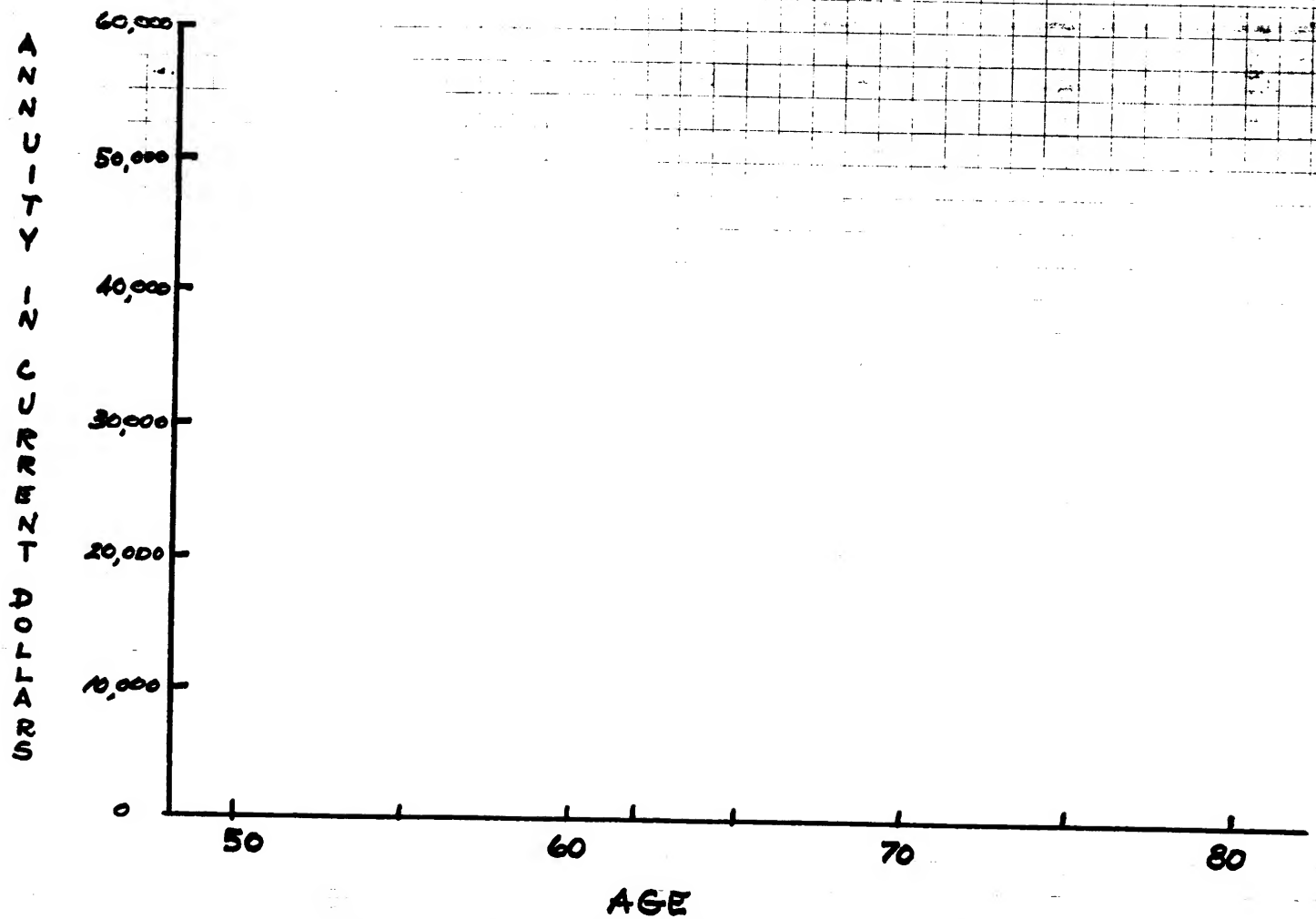
COMPARISON OF RETIREMENT BENEFITS
CURRENT SYSTEM VS STEVENS PLAN
Retirement at



COMPARISON OF RETIREMENT BENEFITS CURRENT SYSTEM VS STEVENS PLAN Retirement at

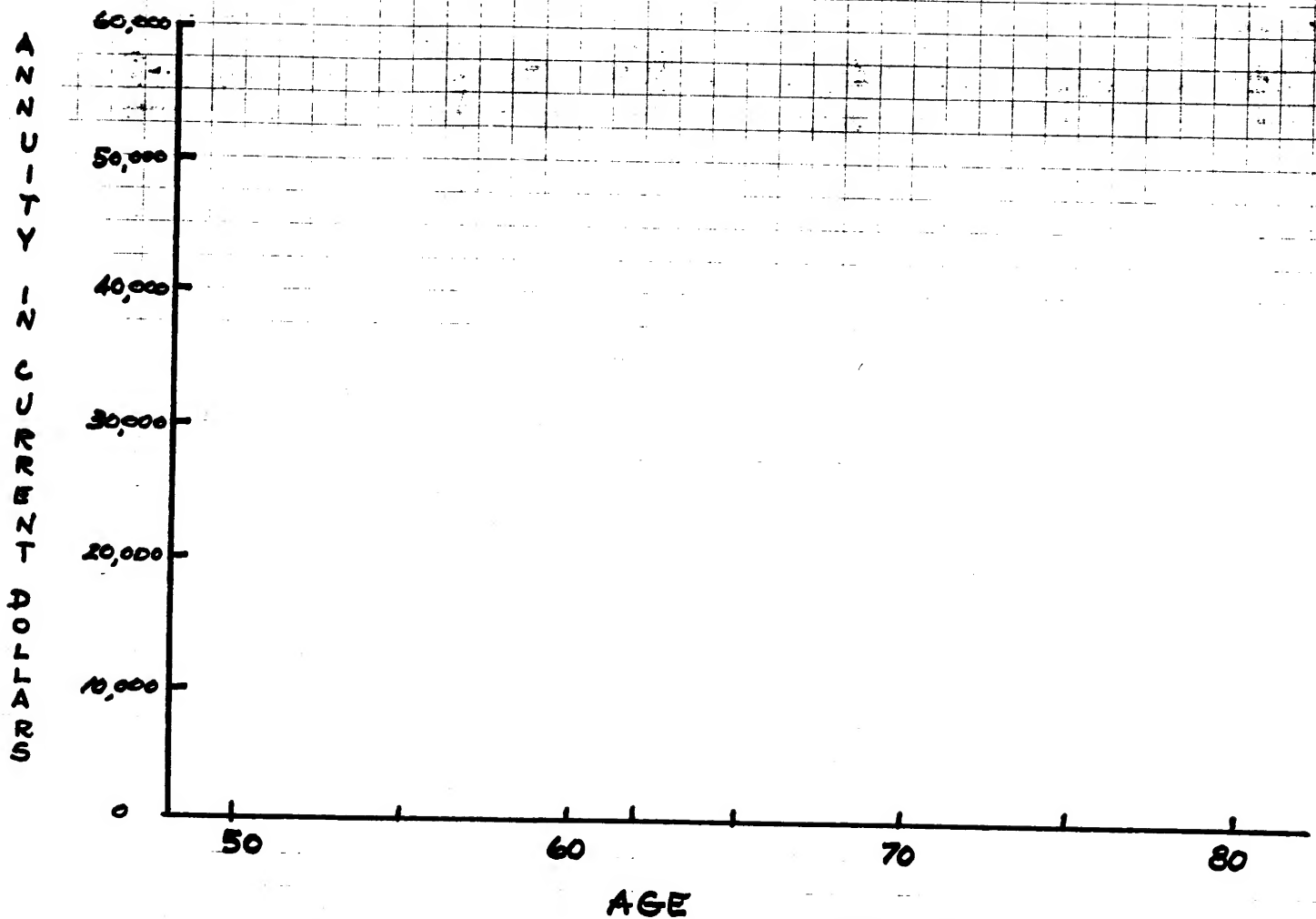


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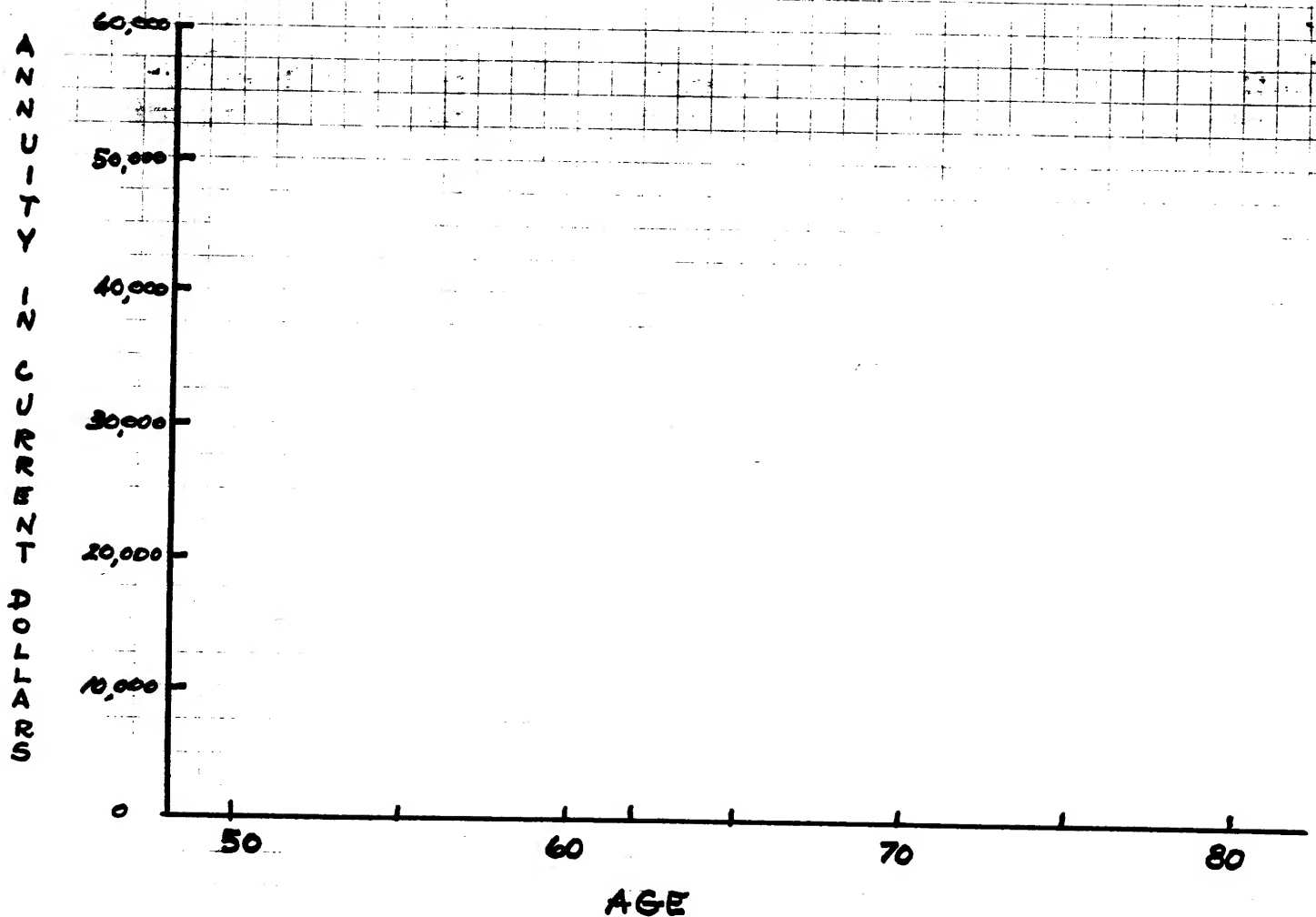


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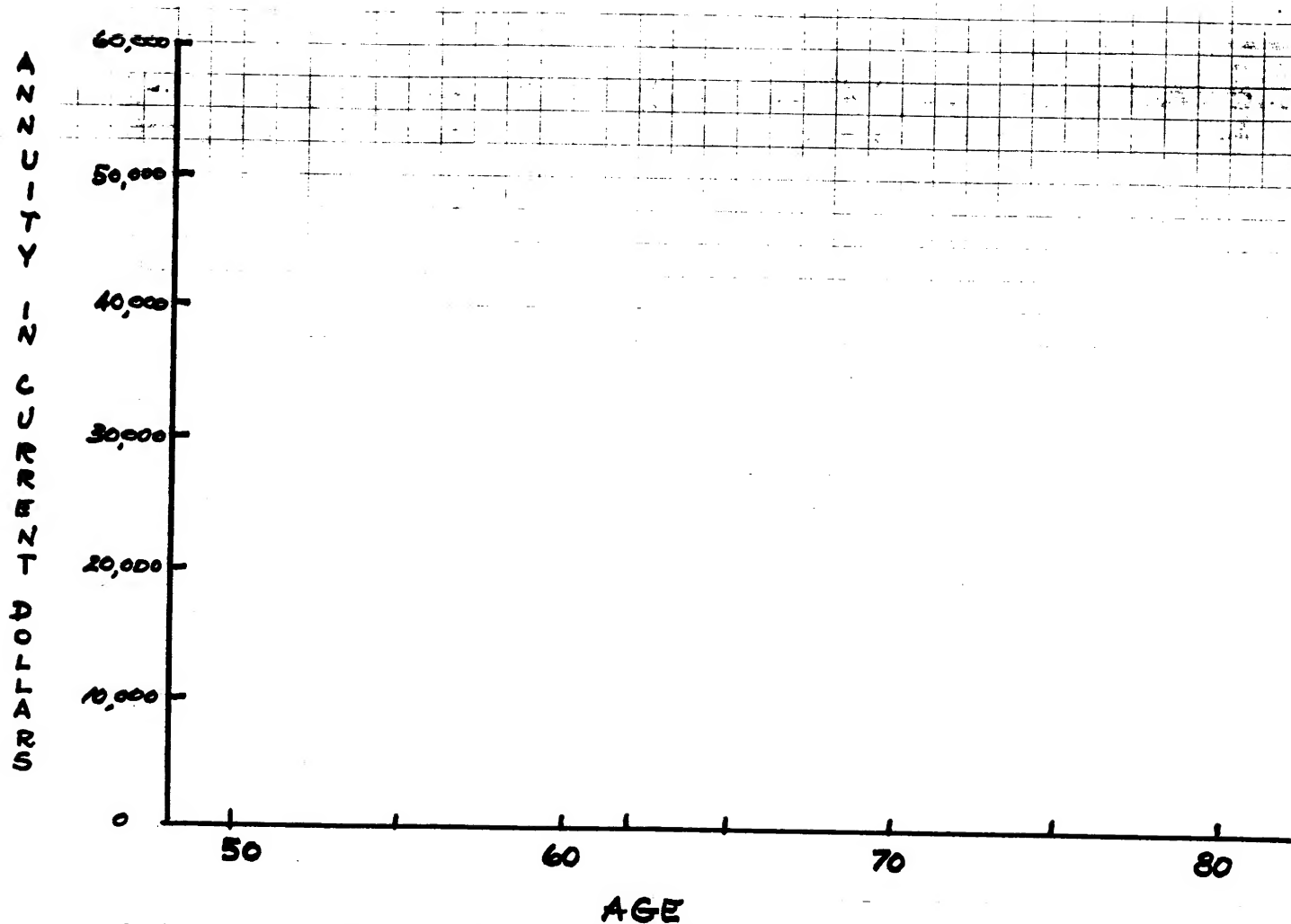


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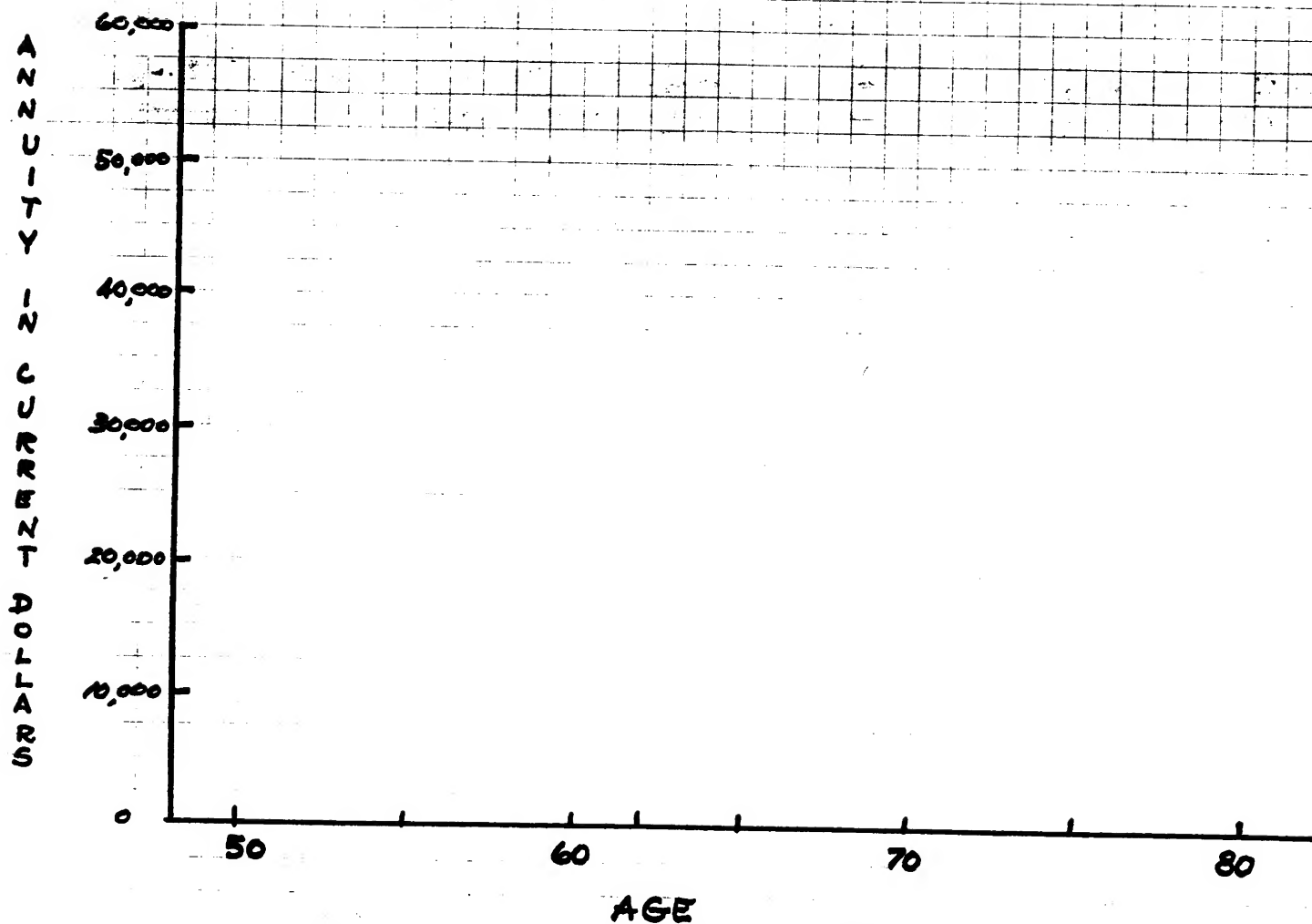
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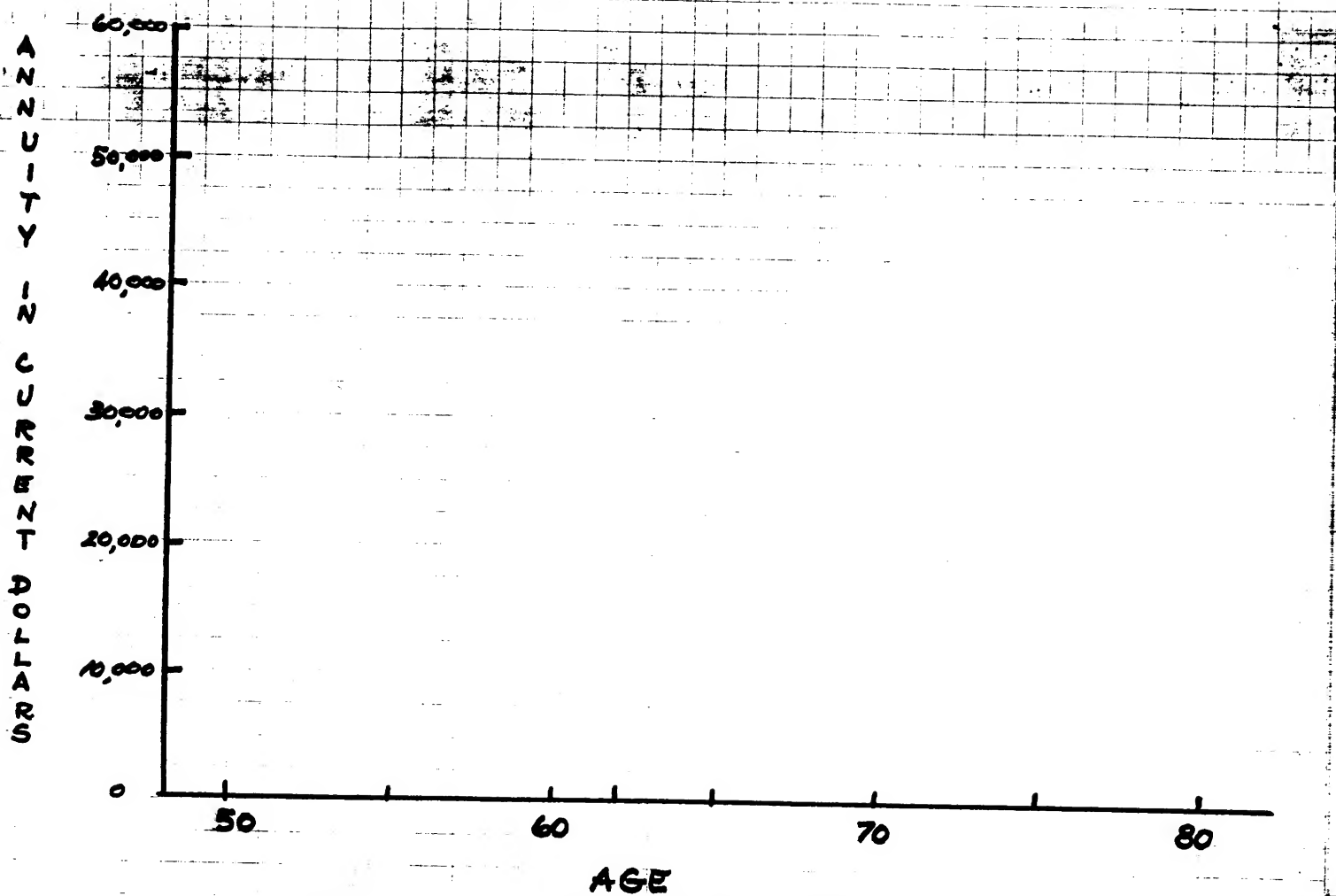
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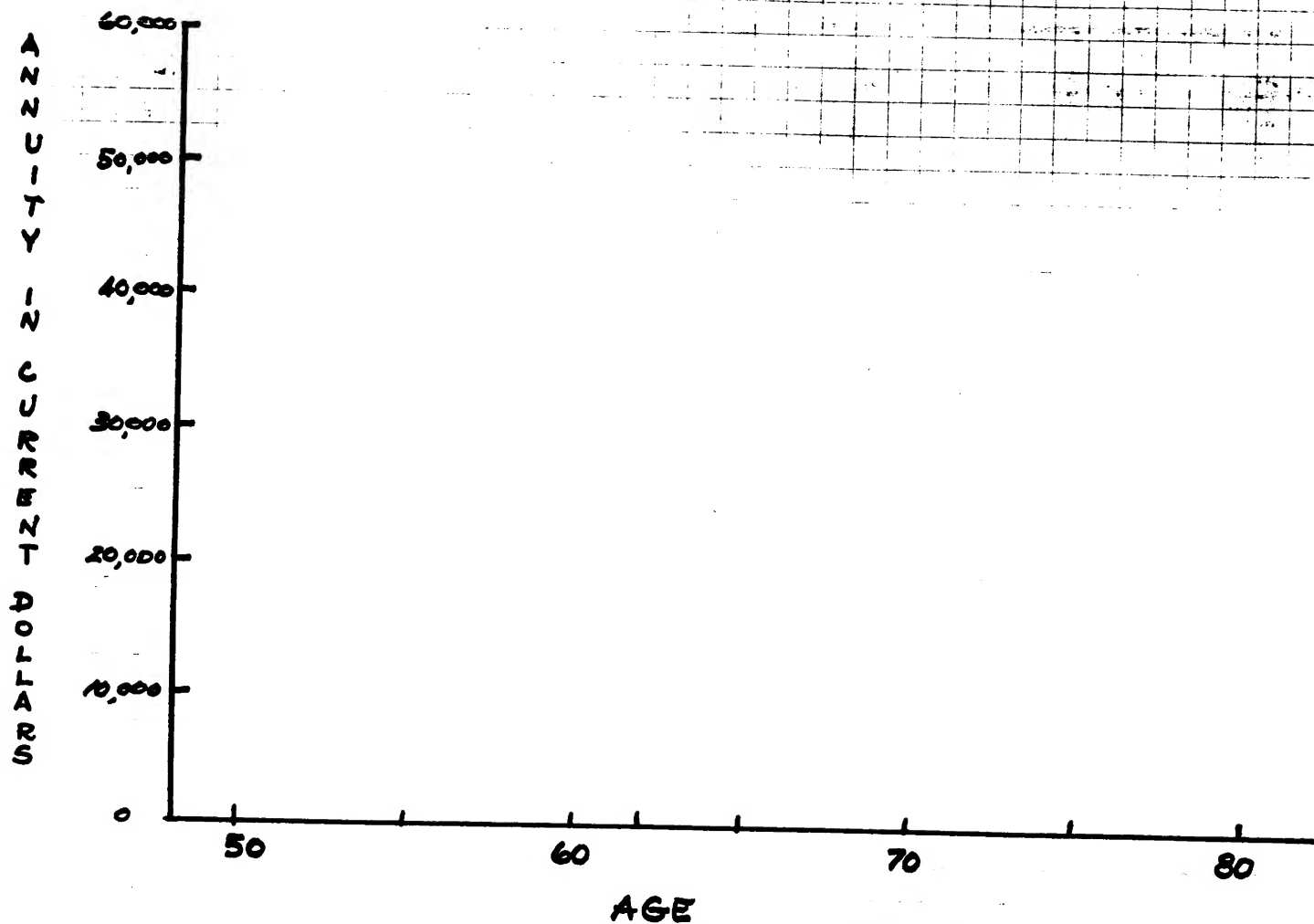
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